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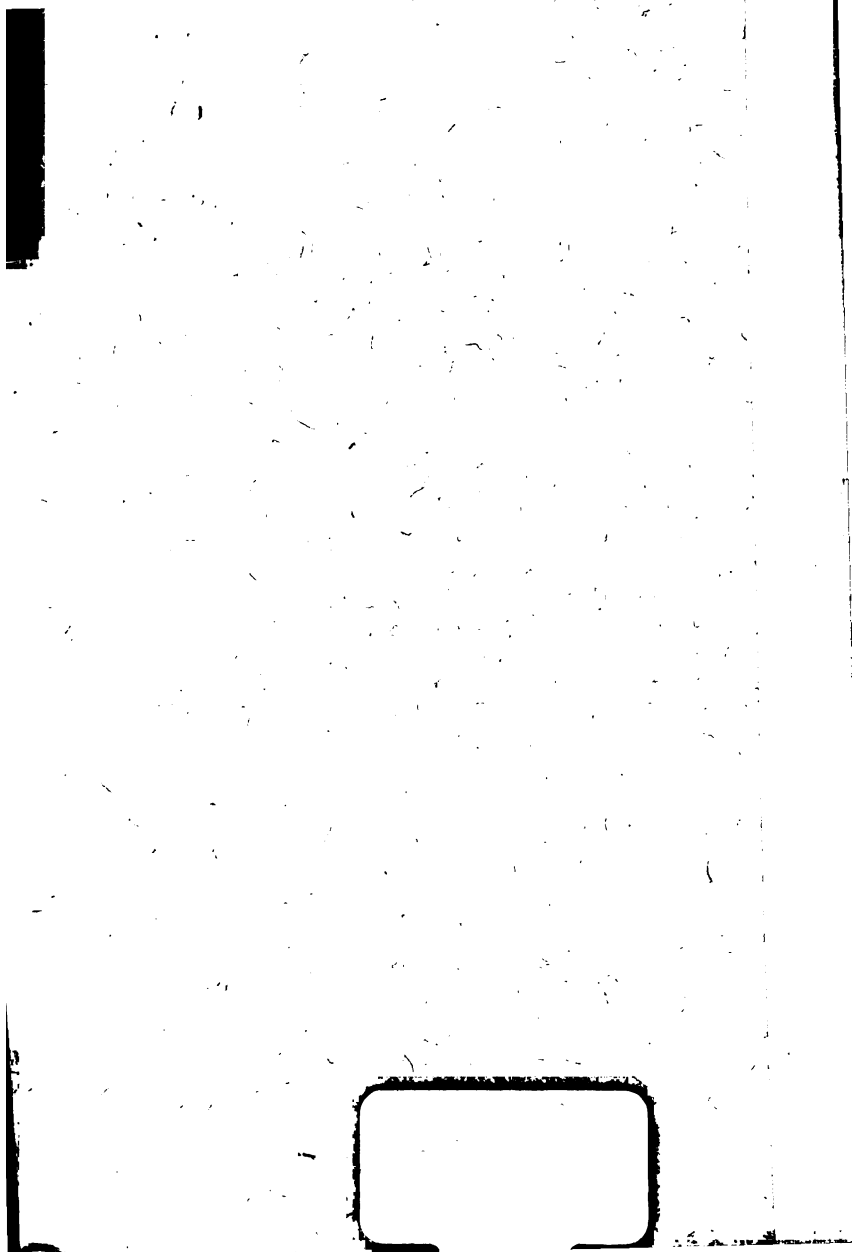
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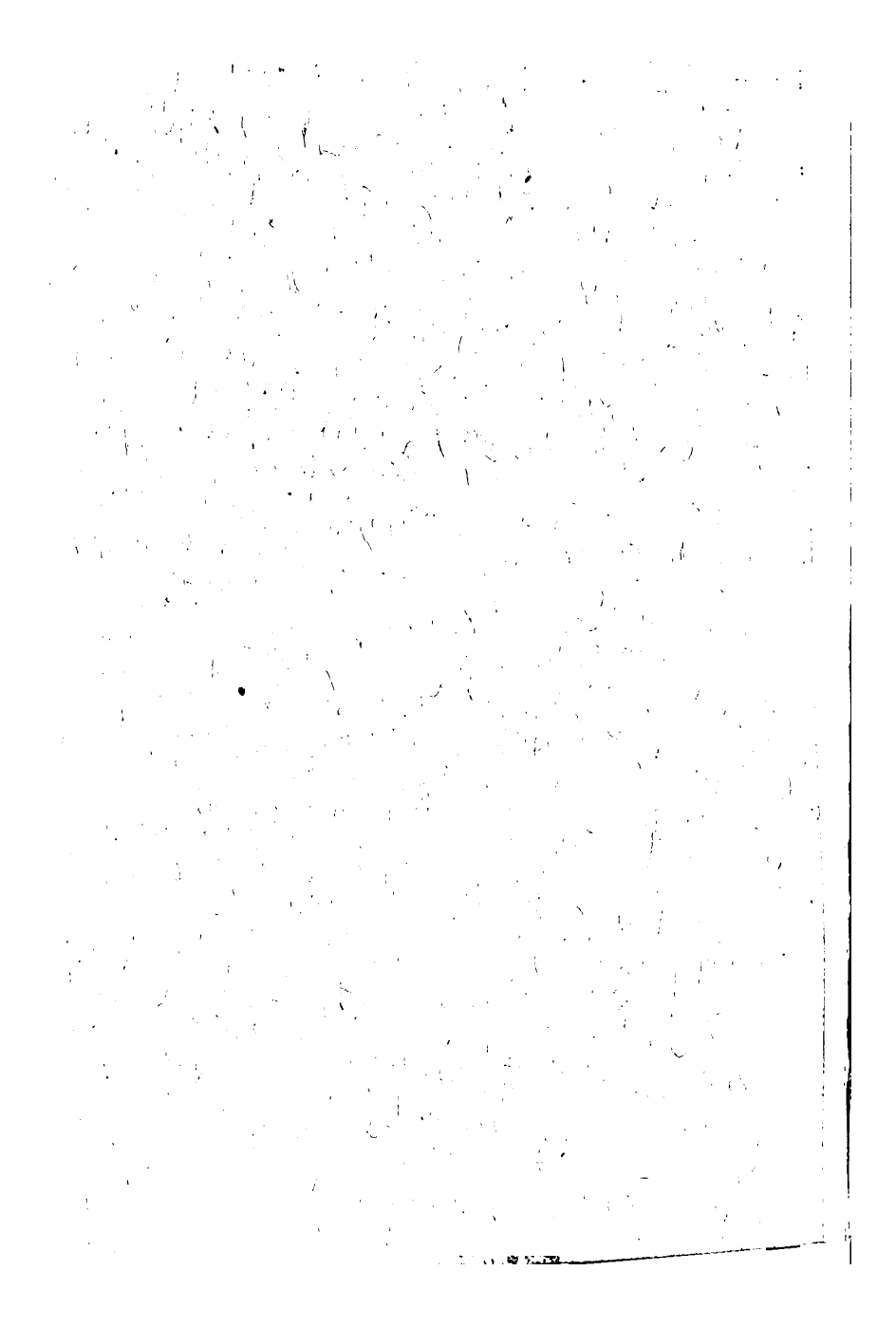
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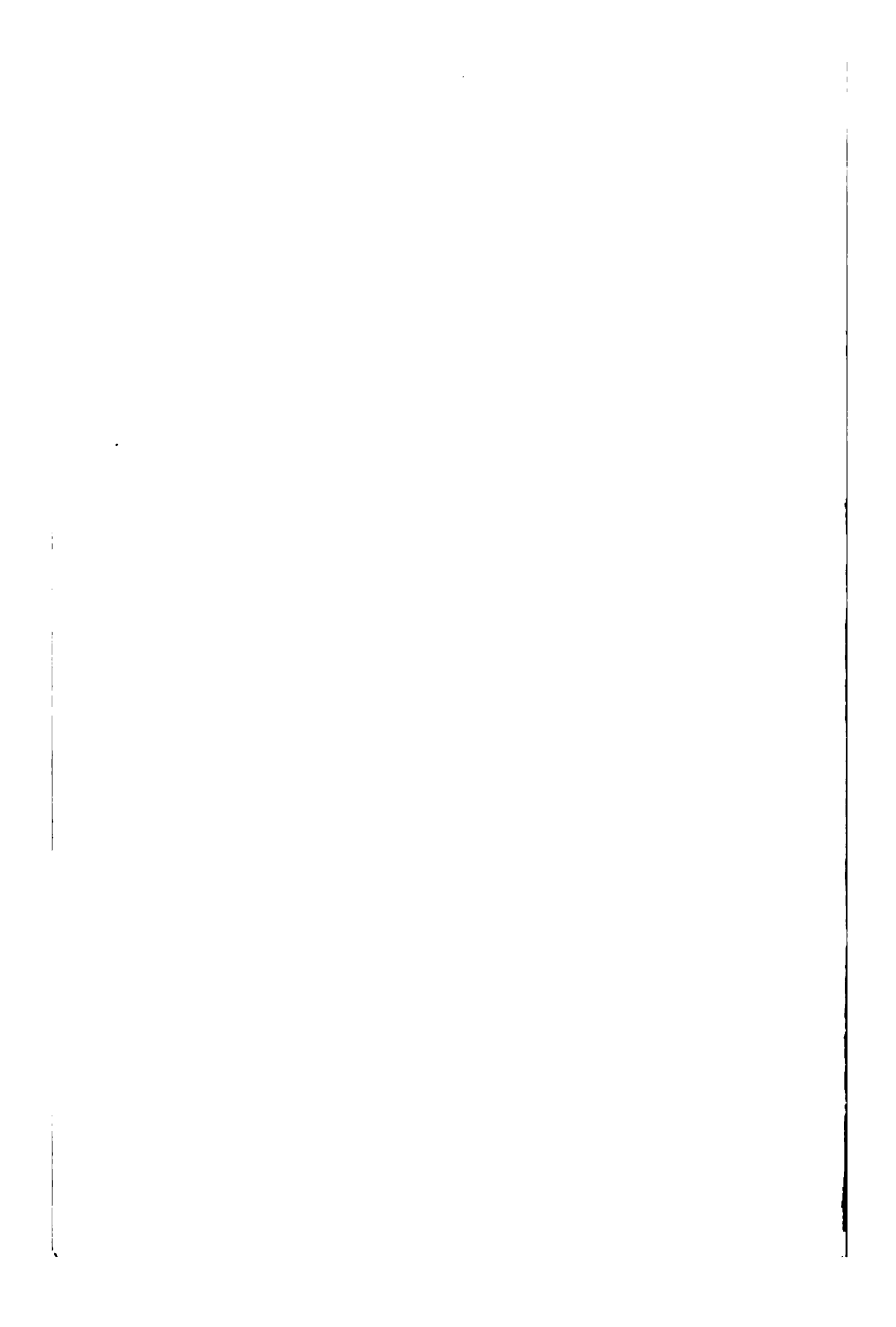
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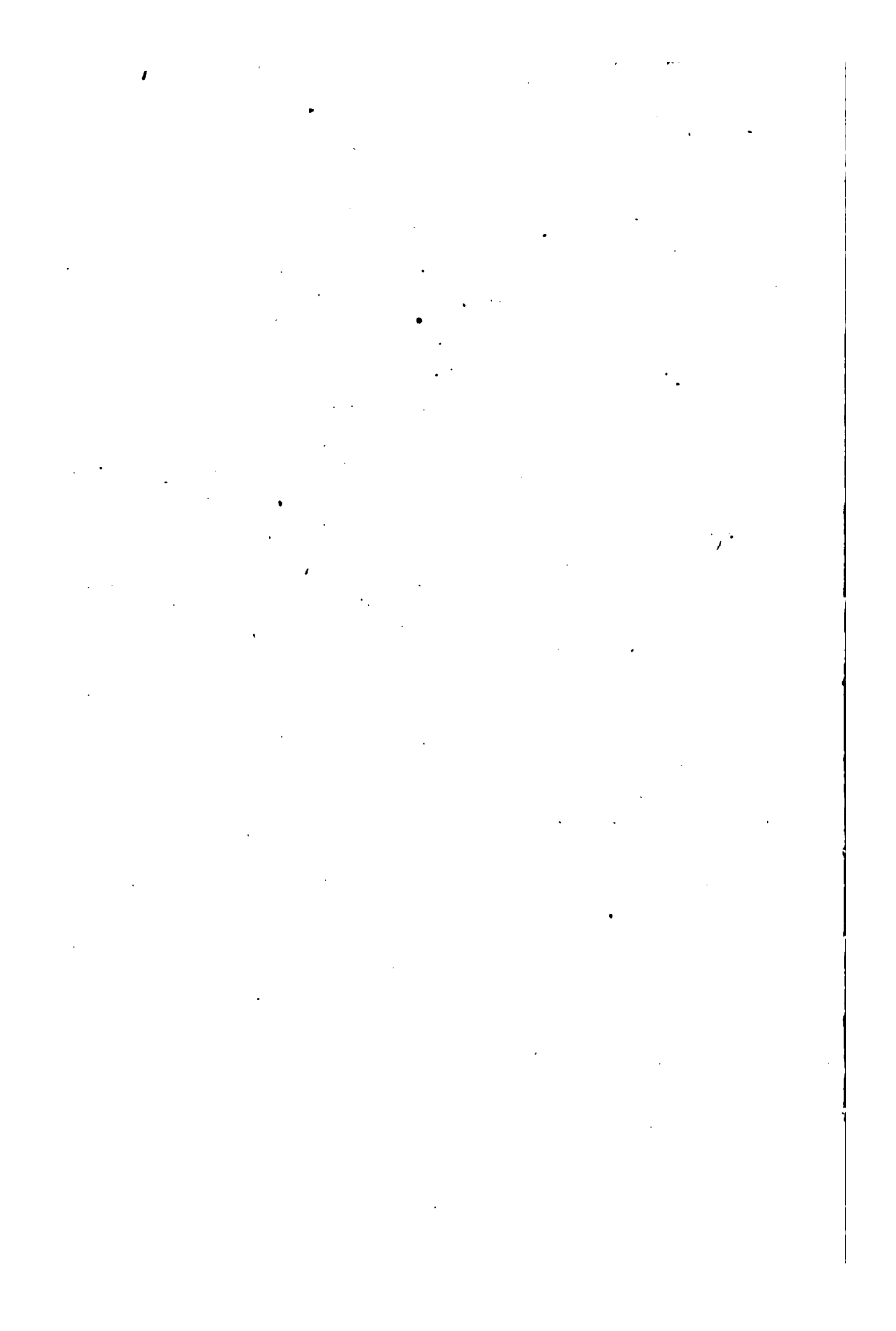




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**“‘DEAR HANDS!’ MURMURED MADGE, BENDING OVER THEM.”**

*See Page 190.*

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# HIS HELPMATE

OF NEW YORK

BY

FRANK BARRETT

AUTHOR OF "THE GREAT HESPER," "HONEST DAVIE," ETC.

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## HIS HELPMATE.

### CHAPTER I.

“**N**ONE of my girls wants to learn the violin, Mr. Holderness; do you know any one who gives lessons?—not a big swell, you know—can’t afford that, but a decent musician who can give two or three lessons a week for moderate payment.”

“Yes,” said I, “I know several musicians who give lessons.”

“Well, I shall be much obliged if you will send one of them to my place. Begin at once—Monday, say. I’ll tell Madge—that’s where we live.” Saying this Mr. Goddard gave me a card on which was his address—“Sunnyside Cottage, Highgate.”

A friend at the other side of the room nodded to him and he left me with a shake of the hand and thanks for the trouble I was about to give myself on his account. It was odd, this careless manner of settling a serious matter. But then Mr. Goddard himself was odd and affected oddness.

To me it seemed that if he combed his long hair at all, it was to make it lie more ragged and untidy than if he had left it uncombed. He wore an old velvet jacket that one would have been ashamed to offer to a beggar—the buttons gone and the sleeves daubed with colour. He was not particular about the shade of his shirt collar, but he prided himself on neck-handkerchiefs of the most violent colours, which were tied with scrupulous carelessness in a half-bow.

He was an artist; and at that time not a successful one, to judge by his eccentricity and Bohemian tastes. Men correct all that when they rise above mediocrity and their talents are recognised. I have seen sketches of his, oils and water-colours, on the morning-room chimney-piece, that might be bought for ten shillings each—but they rarely were.

Men talked about him and were witty at his expense. He was continually “going in” for something; but he stuck to nothing except that old snuff-coloured velvet jacket. They said that if he changed his linen as often as he changed his style, he would be a more respectable artist.

At one time he devoted his talent to cattle; then he called himself Paul Potter Goddard in honour of the

great Dutch painter. He wished to substitute Veronese for Potter when he tried his hand at large imaginative pictures, but the old name stuck to him. There was something appropriate to him in the name of Potter, and Potter he was more frequently called than Goddard.

Our acquaintance was of the slightest kind; we knew each other by meeting at the "Bayard"—a little club of professional men near Covent Garden. I was musical conductor at the Orpheon.

I am not without my faults—who is?—and the young fellows in my orchestra or at the club poked fun at me because I am careful—to a punctilious degree, perhaps. But I prefer to be an object of ridicule rather than of contempt, and I hold that carelessness is contemptible in a man who has outgrown his youth. So I let these youngsters laugh, knowing that they bore me no malice, and had their good qualities as well as I.

Mr. Goddard's commission perplexed me a good deal, for I had been told that he was a widower, and that his daughters were handsome, and I knew that he was careless. There were some excellent violins in my band, but not one among them was remarkable for



high principle, and I dreaded the consequence of introducing one of these lively young men into Mr. Goddard's family. I hesitated, moreover, from another consideration. I foresaw the probability of having to pay for Miss Goddard's instruction out of my own pocket, for Mr. Goddard, I knew, was more ready to get into debt than to get out of it, and the teacher might hold me responsible for loss entailed by my recommendation. So after much cogitation I determined that I myself would teach Miss Goddard—that being the surest way of avoiding unpleasantness.

The following Monday I presented myself with my violin at Sunnyside Cottage. A servant maid led me upstairs to the studio. There I was left to myself long enough to note the peculiarities of the room.

Had I not known Mr. Goddard, I think I could have imagined his character by the look of his workshop. It was as disorderly as any man of genius could desire. The two windows were draped with pieces of buff-calico and green baize, nailed up to direct the light according to the artist's requirements. A gas standard with a reflector and three Argand burners stood between the windows to replace the light of day when the demands of the public should oblige the

artist to work by night. A far-seeing spider had spun his web over the apparatus and left the husks of last autumn's victims in the meshes. In the middle of the floor was a patch of carpet; I learned from Potter later on that it was Turkish, and had been in Alma Tadema's studio; it might have been in Noah's ark for any external evidence to the contrary. There was a massive easel with machinery for raising a canvas, six feet high, and another for ordinary use; a third with a white umbrella for summer campaigning stood in a corner. The walls were decorated with peacocks' feathers, Japanese fans, the scrapings of palette knives, and a rack of pipes, mostly broken. On a shelf were a few plaster casts, and some broken pottery, dusky with smoke and the dust of many months. In a corner was a pile of canvases, studies, and works begun. At one end of the room was a piano, and this alone looked as if it were in use.

I sat on a stool regarding these things with a feeling of sadness, for the spectacle of abandoned enterprise is at most times depressing, until the door opened, and Miss Goddard stood before me. A ray of sunshine came in with her through the open door, and she seemed part of it.

springing up from the piano-stool on which she had seated herself.

"Have you a violin?" I asked

"There is one amongst papa's properties," said she, and opening a long black box in which I caught sight of a broken lay figure and a mixed collection of costumes, she brought out a violin and a bow.

"Only," she said, coming down with a laugh, "there's not a sound to be got out of it."

That was the truth. The back of the instrument was split, strings and bow were innocent of resin.

The one passed over the other as if they had been greased.

"No matter," said I, "it will be sufficient for to-day if you learn how to hold the violin and the bow, and these are good enough for that purpose. The first thing is to know how to move the bow with a free swing of the arm and a fitting turn of the wrist."

"I think I know that already," said she.

"Good," said I, "not a little amused at her naïve presumption, for I have found a proper use of the bow the most difficult thing to teach, "good—show me what you can do."

She took the violin and bow from me, and walking

with a stately grace to the middle of the room, stood on the edge of the square of carpet and made me a low bow. Then she drew herself up, and looked



"SHE MADE ME A LOW BOW."

beyond me as if waiting for the moment to begin. Again I lost myself in admiration of her beauty—her hand, her wrist, her arm, exquisite in form

and colour; her young yet well-developed figure; the lines of her shoulders and throat; her small head crowned with a coil of hair that, catching a ray of sunlight, took a deep brown tint; the well-opened eyes, the white nose a little arched, the round under lip raised to meet the short upper one, drawing her full chin into prominence, and adding pride to the natural audacity of her expression—all these charms together were enough to turn a head greyer than mine.

I do not think she saw me; she looked as if in imagination she regarded an admiring and expectant audience, and was prepared to meet their expectations—it was the pose of a real artist. And the effect was so strong that I myself entered into the imaginary scene; instinctively I raised my bow to beat time.

She set her violin in position, resting her round chin upon it, raised her elbow, and holding the bow lightly between her thumb and three first fingers with the fourth delicately raised, she dropped the heel upon the strings, and, as I gave the signal, drew the bow down with a fine free sweep of arm and wrist to the full extent; then dropping her wrist, she brought the bow back to its first position with a masterly grace.

But not a sound came from the useless instrument.

The illusion was not to be kept up. With her chin still on the violin she looked at me laughing and said :

“Is that anything like it, Mr. Holderness?”

“It is admirable,” said I; “you have surely taken lessons already.”

“No, but I have seen the violin played, and I have practised using the bow.”

“Ay, ay!” thought I; “and before a glass too, I’ll warrant.”





## CHAPTER II.

**F**ROCUED a proper instrument for Miss Goddard, and did my best to teach her to play it, going three times a week to Highgate, and sometimes four, for it occurred frequently that from one cause or another she could not take a lesson. There was a dress she must alter, or a friend she must visit, or some such excuse ; but more often she would say :

“It’s not a bit of good trying to teach me to-day, for I’m not in an inclination to learn. I shall lose my temper and tax yours to no purpose whatever.”

The fact is she had no deep love for music, and her ambition to become a public player was not sufficiently strong to make her overcome her disinclination to serious study.

Nobody scolded her for her want of perseverance ; people are just as illogical in their indulgence to an amiable and beautiful girl, as they are in their harshness towards girls who are ill-tempered and plain.

And her faults were not the outcome of an ill-conditioned nature, but rather the result of careless education.

"We are more to blame than she is," said Joan, the eldest of the three sisters, and a remarkably plain sensible young woman: "we have flattered and petted her; humoured her caprices and encouraged her extravagance, and we must not be intolerant because she is—what we have made her."

Nevertheless, Madge suffered for her faults. She was extremely sensitive, and when her sisters were unwontedly quiet, she would conclude that they were brooding over her faults or follies.

Sometimes, stung by self-reproach, she would work with surprising energy and assiduity.

"If you see me growing idle, tell me to do my duty," she said to me one day.

At these times she made great progress. Unhappily, the times were of short duration, and at the end of a fortnight or so she would present herself without her fiddle, and in a coaxing tone say:

"Don't talk to me seriously to-day. I—I shall cry if you do."

It was no good reminding her of her duty then.



And I was as ready to indulge her as any one else. To tell the truth, I was a bad teacher, for she fairly turned my head.

"Miss Goddard, it is useless for me to pretend to teach you. I am an old fool, and cannot command proper respect and attention from you ; therefore it is my duty to give up the pretence, and tell your papa to find someone more capable to fill my place." That is what I *ought* to have said. But I did not say anything of the kind, and was ready to talk about my orchestra, or play snatches from the new work in rehearsal, or anything else, at Miss Goddard's bidding.

My scruples might have led me to resign my position as her teacher, had I been paid for teaching. But I was not paid. Potter Goddard never mentioned a word about terms, or offered to reimburse me for the violin I had purchased for his daughter.

There was a very good reason for that : the man never had any money. He was unconscionably lazy, and as vain as a peacock.

Joan and Cicely paid all the bills and kept things going on. They were hard-working, excellent girls both : Joan plain and matter of fact, with a great

fund of good sense and good feeling ; Cicely simple, naïve, and very pretty—though not for a moment to be compared with Madge in anything except the clearness and peach-like softness of her complexion.

Cicely was engaged to Horace Clinton, and they were a very fairly-matched couple. Clinton was a gentlemanly, good-looking young man, amiable and estimable in most things, though not so strong and virile as I like men to be. His hair was very soft and curly, and one little lock would fall over his forehead, and he could not pronounce the letter R. But I believe these peculiarities were natural, and not the result of affectation, so he is not to be thought ill of on this account. He was an artist, clever in painting pretty faces. He made money by designing pictures for the lids of bon-bon boxes, though he tried to keep the fact secret, feeling that this style of work was derogatory to his character as an artist. But it enabled him to keep his mother and father, and to offer a home to Cicely, which was more than Potter Goddard could have attempted to do ; so he did wrong to scoff at bon-bon boxes, I think.

Joan was not engaged, nor had she any admirer at that time.

"Madge and Cicely must marry and go away before any one will look at me," said she.

It looked as if Cicely would marry first; I think she postponed her marriage for the sake of her family. It was as much as her efforts, united with Joan's, could do to make ends meet at "Sunnyside." Left to herself, Joan could not have avoided debt and difficulty.

Madge hinted this to me when we were alone one afternoon.

"Cicely wants to be married, and she could marry to-morrow if she chose," said she. "But she toils like a little slave, and hides her trouble, and all for—oh, I am worse than good for nothing!" Then she ran upstairs and brought down her violin, and worked hard for three weeks after that.

As Joan pointed out ' ' ' 's useless for Madge to seek engagement as a teacher of the piano. She was so beautiful that she would be sure to get into trouble. She couldn't help people falling in love with her. It would never do for her to go into a private family, and schools have to be careful. All that was no fault of Madge's.

Of course, there was the probability that she would marry before long; only the probability was rendered

vague by the fact that ever since the age of sixteen she had been surrounded with admirers, and had never yet found one that she could like well enough to engage herself to.

"I don't know what is the matter with me," said she, when she was under one of her fits of depression. "I try to do right, yet all goes wrong. I can't even like any one well enough to be his wife."

These fits of depression were frequent. Most people saw her when she was in high, boisterous spirits, and thought her careless and giddy. Yet I know that she was more frequently unhappy than gay.

And she deserved to be unhappy, some would say, thinking only that she was idle and vain and frivolous. But that is not my way of thinking. I say that beautiful women are more to be pitied than envied, and the next blessing to a good heart that can be bestowed on a girl is a plain, homely face.

One day when Madge had mastered her part in Herald's *berceau* (arranged for violin and piano), I asked Potter to stay at home on the following Monday, and hear her play it by way of encouraging her in further endeavour. He gave me his promise, and as

Monday was a day of pouring rain, he kept his promise.

We made a music-stand of an easel, and set it in the middle of the room where Madge wished to play. I went to the piano, and Potter seated himself on the black box which contained his properties.

Madge was in high spirits that day, and as she took her place a little on one side of the easel her young fresh face sparkled with blushing gaiety.

Potter was very proud of his daughter, and fond of her in his selfish way, and as he swung his foot to and fro, filling his pipe, he looked at her through his half closed eyes, his head on one side, critically. I struck the note for her to tune her instrument.

She had brought it to the proper pitch, and was drawing a long note to make sure, when she caught sight of her father, and a roguish smile broke over her face.

"Are you ready?" I asked.

"Wait a bit!" cried Potter, who had put his pipe in his mouth, and was now, with his hands held horizontally, forming an imaginary frame. "Come here, Holderness." I crossed to his side. "Wouldn't that make a jolly picture, eh?"



Madge knew what was going on in her father's mind, and maintained the pose that had excited his admiration—her bow over the violin, with the most

"I STRUCK THE NOTE."

exquisite turn in her beautiful wrist, her rose-tipped little finger up, her white chin dimpled on the brown

violin, her head a little inclined, and that arch smile animating her lovely face and eyes.

"Capital subject, eh?—that ought to take, Jack."

I admitted that if he could paint a picture like the original, it must command success.

"I'll do it!" he cried, with enthusiasm—"there's that forty-eight by thirty-six I primed in the autumn will be just the thing," and he turned to the pile of unfinished canvases behind him.

"What do you think of my grey velvet, papa?" asked Madge, who was as mad as her father.

"The very thing, with a thundering strong background," replied Potter, searching for the canvas. "Look alive: nothing like striking the iron while it's hot."

Madge wanted no incentive; she threw down her violin, and sped away to change her dress. I crossed the room, sadly disappointed, and closed the piano, for which there was no further use.

"A pretty method of encouraging a girl in serious studies," I grumbled; "a wise course to take with a vain, a spoiled child, whose future happiness depends upon her becoming staid and reasonable!"

When I think now of the vital influence that picture had upon the girl's destiny, I wonder what

the consequences would have been had her father, at this juncture, acted like a prudent man.

"Never mind," thought I, as I left Sunnyside ; "his enthusiasm will have worked itself out by to-morrow, and, on Wednesday, we can return once more to serious things."

But, on Wednesday, I found Madge standing in her grey velvet, and her father smoking and painting, just as I had left them on Monday, and, on Friday, it was just the same, though the weather had cleared up, and the sun tempted people into the open air.

"It is a most extwa'wdinawy thing," said Horace Clinton. "Potter has never been known to work for thwee consecutive days in the whole course of his extwa'wdinawy caweer."

He surprised everybody, and those most who knew him best.

One can account for his perseverance in two ways. In the first place, he had succeeded in painting a remarkably good picture, in a very short space of time ; and secondly, his daughters had conspired to flatter him to the top of his bent, impelled thereto by the hope that he might be got to finish the picture in time to send it to the Academy.





"PAINTING JUST AS I HAD LEFT THEM."

Potter had always expressed great contempt for the Royal Academy, declaring that those artists who were

out of the exhibition had more reason to be proud than those whose works were accepted; nevertheless, when the work was finished and set up in frame, and he had admired it as much as any one else, he consented, though with pretended indifference, to its being sent in. After that, it was rather amusing to see with what caution he packed it in a case, and how carefully he held it as the cab drove away with him to Burlington House.

We were all anxious for the result. There was a fortnight of suspense, and then we grew more hopeful when the first batch of rejections were out, and Potter had received no message from the hanging committee; from that time, Potter was never absent from the house when the postman called. I was at Sunnyside when, at length, the official letter was handed to him. He had not the courage to open it; Madge took it from his hands, and, having broken the seal, exclaimed:

"A varnished ticket, papa. Oh! I am to be in the exhibition;" and then she flung her arms round her father's neck, and kept her face on his shoulder, to hide the tears that had sprung to her eyes.

I had got four stalls from the manager for that night, and it was arranged that Joan and Cicely should

meet us at the doors of the Theatre, so I had the pleasure of seeing them when Madge put the varnished ticket in their hands. It was touching to see their delight. As I went into my orchestra, I saw all their heads together, and I knew what they were talking about. I glanced round from time to time during the performance, and found them more often whispering together than listening to what was going on. Nevertheless, I am sure that no one in the Theatre enjoyed the evening more than they did.

When I saw them, on coming out, it had been decided that Madge could not go to the Academy in the grey velvet, because it would attract attention, and look as if she wished to identify herself with the portrait; but they were to go through Regent Street after school the next day, all three, and choose something to be made up at once for the first of May. The two elder sisters never for a moment seemed to think that new dresses were necessary for them. It was like the story of Cinderella reversed.

"I wonder if many people will stop to look at my portrait?" said Madge, "and whether the newspaper critics will say anything about it?"

"Oh, of course they will," said Cicely, who, as I

have said, was very simple and naïve ; " they always must find fault with something."

" Perhaps no one except us will know it's in the exhibition," said Joan, with her usual common sense ; " it may be stuck right up in a corner, as Horace's picture was last year."

" If they sky my work, it's the last I shall let them have," said Potter, as if in a vision he saw the general public, and the whole hanging committee all agog for the paintings of P. P. Goddard.





### CHAPTER III.

**T**HE picture was not skied ; on the contrary, it was hung on the line, and in a very fair place—according to the opinion of everybody except the painter. This astonished the artists at the Bayard Club, who, in Potter's absence, spoke their minds pretty freely about it. They said it was sixth-rate painting, not art at all, bad in colour, and bad in drawing (I admit that, to my uncritical eye, the violin seemed incorrect). The best that could be said about it was that it had a certain fetching prettiness, but that was not due to Potter's skill ; with such a model the picture couldn't help being pretty, and, because it was pretty, it had been hung on the line. The Academy was nothing more than a shop, and the shop-keepers were more interested in pleasing the vulgar taste of the public, than in trying to elevate it, and so on, and so on. But that which astonished (and, I think, exasperated) these brother artists still more, was to

hear that "L'allegro" (which was the title we had given the picture) had been sold on the very first day of the exhibition, and for fifty guineas—a price which to me seemed excessive, considering what capital oleographs can be bought for a pound a piece.

I could not go to the Academy with my friends on the opening day, for a new operetta had been put up for rehearsal, and that kept me from eleven in the morning until tea-time every day for a whole week. But on Tuesday in the following week I got away after a couple of hours' rehearsal, and arrived at Burlington House shortly after two.

The galleries were crowded to excess, but I knew the room in which "L'allegro" was hung, and I made for that at once, with a kind of presentiment that I should find my friends there, this being only their second visit. I was not mistaken.

I caught sight of Potter first. He was planted in the middle of the room, with his arms folded, and his eyes screwed up, criticising the skied pictures. His strange, not to say disreputable, appearance attracted some attention, and, indeed, his large hat, ragged hair, flaming neckerchief, and old velvet jacket were more than sufficiently conspicuous among those well-dressed

people. Some of the simple folks regarded him with awe and admiration, while others nudged each other and laughed ; but he did not see these, for they were careful to laugh behind his back. Then, in the distance, I caught sight of Madge, in her white hat and new dress, looking the most beautiful and most elegant of all who there represented beauty and fashion. Every one turned to look at her, but not as they regarded Potter. She was with Cicely. Poor Joan had a headache—having been there since nine o'clock in the morning—and was seated alone. Cicely looked tired also ; but nothing seemed to affect Madge ; her physique was perfect, she looked as though she had but just entered the room.

With a blush and a little hesitation, she took me to see her portrait. There were many people before every one of the pictures, but it pleased me to observe that the crowd was thicker before "*L'allegro*." It seemed smaller there than it did in the studio, but it charmed me just as much as ever—the arch, lovely face, the graceful, tall figure, and the delicate hand poising the bow—still the fiddle was certainly out of drawing, as they said at the club.

It was strange to listen to the remarks ; the people

who had come to enjoy themselves, saying: "How lovely!" and the clever people using up all the queer terms one reads in the newspapers, to express the same thing or the reverse. A student was looking carefully into the work to find out what was admirable, but the fashionable people gave their verdict at the first glance, and those were loudest in judging who seemed to know least about it.

We looked at each other and smiled, Madge and I, to hear the remarks of a lady just in front of us. She was about forty and very fashionably attired, and she addressed herself to a stout gentleman about ten years older than herself: him I had seen as I entered giving an order to a footman who stood beside an open carriage, to which were harnessed two magnificent horses, who pawed the road impatiently, shaking their heads up and down, and jingling their silvered bits.

"Ah! this is it," said the lady, consulting her catalogue: "'L'allegro;' P. P. Goddard. Don't like it. Preposterous, I call it. The texture, you know. Look at the complexion: is it natural? And then the tone! Look at those eyes: absurdly large. One wants feeling in art. You never see a girl of that



complexion with black eyes ; well, it may suit some people's taste, but *I* like consistency."

I wished with all my heart that she would turn and see Madge, whose beauty was only faintly represented in the picture. But the people were too intent upon the picture to look to the right or left. The stout gentleman who was with the lady, however, and who could only nod and say "Yes," and "Ah!" and "Hum!" in reply, finding himself inconveniently warm in the press of the crowd, blew a long breath in the air, and turned to see if he could get a little more room. His eyes fell on Madge. After regarding her for a moment he looked back quickly to the picture. Perceiving that she was recognised, Madge turned away, taking my arm, and I led her to the seat where Cicely was sitting beside poor Joan ; and two people rising at that instant we took their places.

Naturally our eyes turned toward the crowd in front of Madge's portrait. I observed that the stout gentleman and his companion were no longer there. But I caught sight of him presently, a little further along the room standing in the rear of the lady, but looking covertly at Madge. It seemed pretty clear that if he had identified her with the figure in "*L'allegro*," he had

not communicated his discovery, for the lady showed no curiosity with regard to Madge. He could not keep his eyes off her, and wherever we went I could see his round red face turned towards us, yet in such a manner as not to be observed by the lady with him. From this I concluded that she might be his wife.

When Potter joined us, I proposed that we should take some refreshment, and the proposal being acceptable to all (and to none more than Potter), we made our way to the refreshment-room, seated ourselves at a table, and ordered sandwiches. Madge was next to me, at the end of the table. While we were thus seated, the gentleman and lady I have spoken of above passed us, and going further up the room, the gentleman placed a chair for the lady, the back towards us, and seated himself opposite to her, so that once more he could look at Madge without exciting his companion's attention. I do not think this was the result of an accident, for there was no sign of surprise on his face as his eyes fell upon her. He must have seen that I was watching him, but it made no difference—he stared all the same. As for Madge, she may or may not have noticed his persistent rude-



"MADGE WAS NEXT TO ME AT THE END OF THE TABLE."

ness; a pretty girl has to endure, and in time disregards, this kind of persecution.

I had opportunity to observe him—too much for my taste. He was a ponderous, plethoric, middle-aged man, with a broad, red face, a pronounced double chin; the back of his short neck formed a pink ridge over his stiff collar. His chin and upper lip were shaved; his whiskers were sandy grey and his hair, a

little darker, was turned with the irons. One could see that he was fond of good eating and drinking by his complexion and thick lips, and his puffy cheeks. He was high-shouldered, and when he wished to look round he put his hand on the table, and moved the upper part of his body with his head as though he had a stiff neck. That was because of his stiff collar, which, despite the form of his throat, was rigid, and straight up all round, like a young man's. His hand was fat, with short fingers ; on one sparkled a prodigious large diamond. The expression of his face was not repulsive ; on the contrary there was good humour and joviality in it ; his little grey eyes twinkled constantly ; they were the slyest, funniest, little eyes imaginable, yet shrewd and sharp ; their activity seemed to compensate him for the unwieldiness of his body. He was dressed in black cloth ; his coat fitted him to perfection ; his hat and gloves seemed to be quite new. He was served with an expensive lunch : I saw him leave half-a-crown on the plate when the waiter brought his change. But for these signs of wealth, and the magnificent equipage I had seen outside, I should have said he was a common tradesman, or something of that sort.

We had finished our sandwiches, paid for them, and were rising to go, when a lady and gentleman passed between Madge and me, and walked up to the table beyond. The lady was young, rather short, and dressed in the height of fashion; the gentleman was tall and straight, his figure was that of a young man. I only saw his back, for as he came up the stout gentleman rose with a hearty smile, and after shaking his friend's hand, held it while he conversed until we turned to leave the room. I know *now* that he purposely kept him in that position in order that Madge might leave unrecognised.

I saw no more of him that day, for we left the exhibition soon after; I had come to see Madge's portrait, and that only. Potter's vanity was satiated for the day; and though Joan made light of her headache and wished to stay (not to shorten our pleasure), we felt it would be well for her to get out into the fresh air of the park.

The piece we had been rehearsing was to be produced the next evening. Madge had a great desire to hear it; she had a constant desire, indeed, for any sort of distraction, and late events had unfitted her more than ever for serious work; and as Potter pleaded

other engagements, I undertook to pass the sisters into the house and take them home after the performance. Madge spent the day with a friend, and in the evening I met the three girls with Horace at the doors of the theatre hall; and there I met them again after the performance.

It was about a quarter to twelve when we reached Sunnyside Cottage; to our astonishment, we saw an unusually brilliant light on the first floor. Joan had taken the key of the door, that the servant might not be kept up, so we let ourselves in and went upstairs wondering greatly what was the cause of the unusual illumination; we could not believe it was Potter, for he had spoken of engagements, and that we knew meant an evening at his club. Nevertheless, it was he. We heard him whistling like a blackbird as we approached the door—apparently unconscious that we had come in. We opened the door, and found him busy with his palette before a canvas on the easel, perspiration standing in beads upon his forehead—not so much from the effects of hard work as from the intense heat of the three Argand burners in the reflector, which were all alight, and turned up as high as the chimneys permitted. It was such an extra-

ordinary sight that the girls all three exclaimed in one breath—

“ Papa ! ”

“ Halloa, girls ! you there ? How do, Holderness ? ” he cried gaily, and rubbing in the colour he continued, “ Hard at it, you see. Well Horace, how’s the bon-bon trade ? ” With this, Potter turned from the canvas, allowed his brows to retract, and wiped the perspiration from his forehead with the cuff of his everlasting jacket.

“ What *does* it mean ? ” asked Madge.

“ It means, my dear, that I have received a commission for a replica of the thing in the Academy. No question of price. Of course I sha’n’t let it go for a miserable fifty pounds. Say I let him have it for twice that, and do the job in a week. Well, a hundred a week represents a decent income, about five or six thousand a year, eh ? ”

We were all so astonished we could say nothing at the moment, but presently Cicely observed, in her quiet way—

“ What a pity it is that you despise money so, papa dear.”

“ Of course, money is no object to me ! ” said Potter

cavalierly, and indeed with some truth, for there was generally very little at his disposal; "but one naturally likes to have one's talent recognised."

"And who wants the other portrait of me?" asked Madge, who perhaps saw quite as much for flattery of herself as of her father's talent in this commission.

"Perfect stranger. Called this afternoon just as I was going out," replied Potter. "Came in a carriage—magnificent horses—footman and coachman in livery—silver mountings to the harness." He gave a short whistle to express magnificence too great for words.

I cast an apprehensive glance at Madge; she was blushing with delight. Joan looked at me significantly, as much as to say, "This will turn her head, and make her more vain than ever."

"He is impatient to have the picture, so I set to work at once," Potter continued.

"And how long did he stay?" asked Madge.

"About half-an-hour."

"Then you've taken a good while to pwime your canvas," observed Horace.

"But what sort of a gentleman is he?" asked Madge.

"Oh! a jolly old fellow—"



"Old?"

"Well, about fifty. This is the sort of a man he is." Saying that, Potter took up a piece of charcoal, and began a sketch on the wall, of the gentleman, beginning at his feet and working upwards. "There you are," said he, "black trousers, black frock-coat, white waist-coat—" he had got up so far when Cicely said—

"He doesn't look like a real gentleman."

"What nonsense, Cicely!" exclaimed Madge; "gentlemen can be stout as well as common people."

"I should think so," said Potter, still drawing. "The man next door says he's a millionaire—there, that's how he looks, roughly."

Rough as the drawing was, I recognised a strong resemblance to the stout man at the Academy, who I had thought might be a tradesman.

"Then you know something about him?"

"I know that, and I know his name is Motley—you've seen that name about, Holderness?—'Motley and Harlowe's entire,' big brewers, or something of that kind, and bankers as well—he's the senior partner."

"And does he want an *exact* replica?" asked Madge.

"Well, no. He says he should like the face a little more in profile."

I saw, and Madge saw also, that it was the portrait Mr. Motley wanted, and not merely the picture.

"I told him," continued Potter, "that if he called to-morrow he could choose what pose he prefers. He replied at once that he would do that with pleasure."

"Then he is coming to-morrow, and I—I—"

"Oh, you'll have to be at home, of course."

Madge sat down, with a little laugh. It was plain to see that she was delighted.

As I walked home to my lodgings in Lambeth, my spirits were strangely depressed. What was there to dread? That Mr. Motley was infatuated with Madge—that he was free to marry—that Madge would consent to be his wife! Well, would that be to *her* disadvantage? Should I hesitate to make her my wife if she would find me acceptable as a husband? Was I younger, better, more suitable than Mr. Motley? Was I concerned for her happiness purely and simply? I could not answer this last question, for I knew that I loved Madge, and that I was an old fool.



#### CHAPTER IV.

**I** KNEW I should not be wanted at Sunnyside the next day, so I abstained from going anxious as I was to ascertain whether my supposition with regard to Mr. Motley's identity was correct; but on Thursday I went there, at the customary hour, with my violin.

My fears were confirmed the moment I came in sight of the house, for there before the door stood the magnificent equipage I had seen at the entrance to Burlington House, the horses champing their bits and shaking their glittering harness, the coachman rigid on the box, and the footman, in his long drab coat, standing with his arms crossed by the door.

The corners of the blinds of the adjoining house and those over the way were raised, and people were peeping through just as if a funeral had been taking place.

"The *gentleman* is upstairs, sir," said the maid Jane, in a low tone of caution, as I entered.

"Very good, Jane; there will be two there directly," said I, and went up, for I was not awed by these trappings and outside show of wealth.

I knocked at the outside door. Potter cried "Come in," and I entered.

Potter was seated before his canvas; Madge, in her pretty new dress, and her face flushed with excitement, stood on one side, and Mr. Motley on the other, looking at the work.

There was not the slightest doubt left in my mind as Madge introduced me to Mr. Motley—he was the portly, well-dressed, common-looking man with the puffy red face and the lively little grey eyes I had seen at the Academy.

"Well, Holderness, how do you think it's coming?" Potter asked, after giving me a finger.

The pose was not the same as in "*L'Allegro*;" Madge was seated with the violin in her lap, her face was more in repose. It was less theatrical, and I liked it better. When I said so Mr. Motley declared he was glad to hear it.

"And I'll tell you why," he added, bumping himself down in a chair, and wiping his moist brow with a splendid silk handkerchief, which he kept constantly

in his hand for that purpose. "There's a bit of rivalry between me and my partner Harlowe—when I buy a new horse he buys a new horse, when he takes a country house I take a country house, and each of us tries to be just a little ahead of the other, you know"—he laughed heartily, his little eyes growing smaller but twinkling as slyly as ever—"and so, when Harlowe told me he'd bought the best picture in the exhibition, I made up my mind to cap it by hook or by crook. Says I to myself, the man that painted one can paint another, and if he finds it worth his while to paint a better he'll paint a better. That's human nature. So without saying a word to him, I just looked out your address in the catalogue, and that's how it came about you see."

I saw that Madge was vexed to find that her portrait had been in request merely to gratify the senseless vanity of two vulgar brewers. For my own part, I was delighted.

"Now Madge must hate him," thought I.

Potter was not pleased either; it was not admiration of the portrait or of the picture that had actuated Mr. Motley—nothing but his fatuous vanity. It was good!

"I had no idea that my picture had been purchased by your partner," said Potter.

"No, I suppose not. However, he's got it—and the fun of it is he'll be puzzled to know what to do with it. His wife won't have it in the house, I'll warrant—that is," he added, closing his shrewd eyes, "not if I know anything about the character of that young lady."

"Oh, Mr. Harlowe has married a tartar, hey?" asked Potter cheerily.

"Not yet," answered Mr. Motley; "we're both old bachelors at present. But he will marry this young lady—if your portrait doesn't upset the arrangement—there's been a tiff over it already, I believe." And again Mr. Motley laughed, his whole body shaking with merriment. "However," he resumed, wiping his brow once more, "she'll get over that—it's to her advantage. That's human nature."

"I'm afraid," said I, "that you have a very poor opinion of human nature."

"I have," said he emphatically. "I have had to study it a good deal. I shouldn't have made my position what it is otherwise." Then reflectively he added—"She'll marry him. She saw it was no good setting her cap at me."

If Mr. Motley was low in our esteem, his partner was still lower; for what could Mr. Harlowe be like if Mr. Motley were more to be preferred by a young lady?

The colour had gone from Madge's face. She was disgusted—and well she might be.

Soon afterwards Mr. Motley left, saying that he would drop in again now and then to see how the picture was going on, and begging Potter to spare no pains over it, as money was no consideration. Potter went downstairs with him, and presently we heard the carriage door shut and the horses start off; but Madge did not go to the window, as I feel sure she would under other circumstances.

"He's a vulgar old brute!" said Potter when he came back.

"Detestable!" said Madge. (I was silent, fearing my friends might see that I was pleased with the conclusion they had come to.)

Potter had no more taste for work after that, and went out. Madge took her lesson with patient resolution; which showed that she had once more determined to "be a good girl," and learn to get her living like her sisters.

Potter's interest in the work he had undertaken with such energy flagged and flagged still more as he went on with it. The prospect of getting a large sum of money was not enough for him.

"I see," said Mr. Motley one day, "I shall have to stand over you if I am to get my picture at all," and he arranged to come so many times a week, thus compelling Potter to be at home and to work on these occasions. Nevertheless, the picture made no progress, for the artist had taken a thorough dislike to his work, and frequently had to paint out one day the thing he had painted in the day before.

I noticed that Madge grew more tolerant of Mr. Motley as time went on. She made excuses for his want of taste. He was a self-made man, he was uneducated, he had to do with common and vulgar people. His partner, who must be a perfectly horrid man, helped to make him what he was, and so on, and so on. And then she found that he had good qualities as well as bad—like the rest of us. He was generous, amiable, good-hearted. No one could deny him these qualities. When Joan fell ill, he sent her baskets of fruit and flowers, and never came without some delicacy of the most expensive kind. He hinted to Potter



that he knew how money matters stood with the family, and that if he needed a hundred or a couple of hundred pounds, that, and more than that, was at his disposal if he only said the word. I daresay Potter would readily have said the word, but Madge would not hear of it, and declared she would rather go out as a shopwoman than accept pecuniary help of that kind. Then he found an engagement for Cicely, where she got twice as much as the school paid her and for less than half the amount of work. He offered to buy as many pictures as Potter could produce. When Joan grew stronger, he took her, with Potter and Madge, in the grand carriage to Richmond, where they dined at the *Star and Garter*. They couldn't help liking him—they forgave his faults in thinking of his good qualities. Nay, I think they liked him better for his faults—it put them on an equality, their mental superiority balancing his pecuniary advantage. And then, one always leans towards people whose peculiarities excite pleasantry. Mr. Motley knew his defects, and laughed heartily at any pleasantry at his expense.

But this change of feeling excited my serious apprehensions. For it was obvious that Mr. Motley's

persistence was not merely the result of a determination to get the picture he had set his mind on having, I think we all saw—though we kept the matter quiet—that it was the model and not the portrait which interested him.

While Joan was still too weak to renew her engagement at the school, Cicely lost hers—the family deciding to go abroad for three months—so not one of the family was earning money, for no pinching could arouse a spirit of industry in Potter; on the contrary, when things were not pleasant at home he found it impossible to work there, and so idled his time away at the club. I knew they must be getting deeper and deeper into debt.

It was like a mockery to see the dainty presents brought by Mr. Motley, and know they needed good, wholesome, substantial food. One can't dine on Strasburg pies and caviare, and such things.

Poor Madge felt her position keenly. No one could have practised more strenuously than she at this time; but she was still far from being even a mediocre player. Again she said, "I am worse than good for nothing!"

I saw that Mr. Motley was infatuated with her now—if he had not been from the very first time he looked

at her. Every day he brought her or sent her a bouquet. I remembered what he said, "I have had a good deal to do with human nature. If I didn't know its weaknesses I shouldn't have the position I now hold." And I felt sure that he was just biding his time—waiting till the affairs of this family got to their worst to ask Madge to be his wife. His knowledge of human nature was keen enough to enable him to see into the depths of her too open heart.

Now, I felt that if she married him she would do a wrong thing, and that she would live to bitterly repent it; for despite Mr. Motley's good qualities, he was undeniably coarse and vulgar, whereas her tastes were delicate and refined.

I knew that she had no real respect for him. On the other hand, I felt sure that she had an affection for me, and respect as well. My tastes were as good as hers, my affection for her was unbounded. I had a few hundreds put by, and a very fair engagement bringing me in money. I was in a position to marry and help her family; and so, feeling that though her marriage with me would be ridiculous in the eyes of the world who only judge by appearances, it would at least be less productive of future unhappiness than her marriage

with Mr. Motley. I took Potter aside one night at the club, told him my position, and asked his permission to speak to Madge on the subject.

"All right, old man," said he, with a careless laugh ; "there's no harm in asking."

The next day I put on my best suit, and went to Sunnyside, at an hour when I knew she would be at home. I opened the studio-door without her seeing or hearing me : she was going through her exercises, and I was touched with the look of care and pained anxiety in her young lovely face. She seemed to be striving to overcome despondency.

When she caught sight of me, she laid down her violin, and met me with a bright open smile, and both hands held out. She was pleased to see me. My heart rose.

"Oh, I am so glad you have come early !" she cried. "I cannot get on with ritornello. Now you will show me. Why, I declare you have forgotten your violin."

"I have not come to teach this morning," said I. "Did not your father tell you —"

"Oh, yes," she said quietly, the smile dying suddenly as she seated herself ; "yes, he told me ; but I—I—"



"I SHALL MARRY FOR POSITION. THAT IS THE TRUTH."

"No, no—no, no. I have never loved any one. I don't think I ever shall love any one but myself. I have no heart."

"You tell me that with the tears in your eyes, and ask me to believe it," said I, my own eyes filling to see her.

"Oh, in any case, I could not marry you," said she. "If I loved you I would try to have the courage not to marry you!"

"That is absurd!"

"No, no; not at all. You don't know how I hate work, and poverty, and plain clothes, and how I love luxury and extravagance, and everything that is bad. In trying to gratify my tastes you would ruin yourself, and what happiness could there be for us then? It's the best thing that could happen to me—to have no love. I shall marry for position. That is the truth. I daresay I ought to be ashamed of myself—and I am now and then," she added, with a laugh, as she brushed her tears away. "I tell you all this to show you how impossible it is that I should be your wife. The greatest desire I have is to be a woman of the world."

"Then Heaven help you, my child!" said I, deeply moved.



## CHAPTER V.

**M**ADGE a woman of the world!—she who loved children, and birds, and kittens, and young creatures of all sorts, who wept over the romances, who was the prey of beggars, and could never see through the importunity of the most bare-faced trader upon feminine credulity—she a woman of the world! It seemed impossible. Nevertheless, before the end of the month (June) she accepted Mr. Motley's offer of marriage.

That was anything but a day of rejoicing. When I called in the afternoon, I found Joan and Cicely sitting in the studio with their needlework. Joan's handkerchief was in her lap. I could see that they had both been crying.

"Where is Madge?" I asked, with a feeling that what I dreaded had come to pass.

"She is upstairs—she is not very well to-day. I don't think she can take her lesson."

"What has happened?" I asked.

"She has accepted Mr. Motley," said Joan, striving to keep the tears down. Cicely caught sight of her sister's quivering lips, and turning away, covered her face with her hands: she was particularly sensitive, and the sight of another crying had the same effect upon her that it has upon children—it made her cry too. She was not like Joan, whose grief was the result of deep reflection.

"He asked her yesterday, and she consented this morning without saying a word to us until it was done, and could not be undone," said Joan. "She was unusually thoughtful and quiet last night—though, poor dear, she has been thoughtful enough for weeks past. I feared it."

"Where is your father?" I asked.

"Gone out—he is so sensitive—he cannot work when he sees us out of spirits." The girls always found an excuse for their father, where I could find none.

"No," thought I, "he'll leave you to weep alone rather than try to comfort you; he can't work when you are suffering, but he *won't* work to save you from it," and then, when I thought how this calamity



might have been averted, had he only stuck steadily to his work for a week—how he might have got a couple of hundred pounds for the second portrait of Madge, given Motley his congee, paid his bills, taken his family to Margate for a week, and set them up in new health and spirits—when I thought of all this, I felt so exasperated, that had it been in my power, I would have condemned Potter to turn a mill for the rest of his life. However, I said nothing, and tried to conceal what I felt, for the poor girls needed no aggravation of their sorrow, and I saw that my better course was to put the best face on the matter.

During the past weeks I had done all I could honestly do to damage Mr. Motley's cause ; I had made inquiries respecting his character, his position, and his antecedents, with the hope of learning something to his disadvantage ; but no one had a bad word to say for him ; he had made a fine position by sheer hard work and perseverance. Having failed to find anything against him, it was but fair that I should say what I knew in his favour, and now was the time to speak up.

"Mr. Motley is an excellent man," said I. "He is open-hearted and free-handed. You do not know half the good he does, for he makes no boast of his gener-

osity. It is natural to him to give, albeit he has worked, and still works, hard for all that he gives. That is a good character—”

“Yes, yes,” interrupted Joan; “no one can speak ill of him, and if Madge only loved him, there would be nothing to regret. But she does not love him, and she has sacrificed herself for us.”

“You must not let her see you think that, and the best way is not to think it yourselves. For my own part,” said I, speaking as if I meant what I said, “I am not so sure that she has made a sacrifice. If she loved any one else, it would be a different matter, but she does not, and I do not think she ever will. And it’s well it is so. For had she loved a poor man,” I continued, recalling the arguments poor Madge herself had made, “she must have ruined him, with her love of luxury and extravagance; and what happiness would there have been for her then? No—it is clear, she must marry for position—any one can see that she was born to be a woman of the world; and if she must marry a prince, why, she is to be congratulated on having found one with a good heart and a long purse. It will never do to treat this as a misfortune. Come, Cicely, have you settled what will become you best as a bridesmaid?”

"Yes," she replied, "I have been thinking of that; but I don't see the use of putting on beautiful dresses if we're all going in tears."

"But you're not going in tears—you will not be so stupid or so unkind."

"No," said Joan; "we must look at the bright side."

And so we did, but we could not forget that the dark side was there.

I had never made myself particularly agreeable to Mr. Motley, and he was shrewd enough to see that I was no friend; but it made no difference to him—a successful man can be magnanimous without effort; he went placidly on his way, taking no more notice of my possible opposition than if he had been an ox, and I a frog in his path. However, with the hope of making it more comfortable for the girls, I now put myself about to please Mr. Motley, and in consequence, when the family were invited to spend a few days at Streatly, where he had a summer residence; I was asked to join them.

"Come," said he, laying his hand on my shoulder, when I hesitated to reply—not seeing how I was to get away from my work. "Come. When you think

that it is to give pleasure to Madge as well as to me, you will not refuse to be with us."

He showed great tact at this time, and more delicacy than I should have expected, considering his rough and uncultivated nature. It seemed to me that he was even more careful in his approaches to Madge, now that she had consented to be his wife, than before. He could see that Madge had no love for him; he knew that she was marrying for position; she must have told him that, for she was too honest to conceal her motives or to let him mistake them; and he was wise enough to understand that he must win her respect and stimulate her affection little by little, in order to procure finally that love that was to make them mutually happy. We liked him more for this, and brightened up with the thought that, after all, their marriage was not a calamity.

It was arranged that the visit should be made the following week—the party leaving London in the afternoon, in time to arrive at Streatly for dinner. This gave the girls plenty of occupation in preparing dinner-dresses for the occasion; there was a good deal of speculation as to the kind of people they should meet; but that which gave them most concern was their

father's appearance. It would never do for him to take his place amongst well-dressed people in that dreadful old jacket and those shabby trousers ; yet, how was he to be persuaded to change his attire for one more in harmony with the conventionalities of society, which he so affected to despise ? Potter himself answered that question by appearing in the studio one afternoon in a dress suit, borrowed from a clothes dealer in Long Acre, and differing from ordinary suits only in carrying with it a pungent odour of benzine.

"How will that do, girls ?" he asked, pulling his wristbands into view, and glancing at himself in the glass with as much satisfaction as a child with a new sash.

The girls were delighted. They made him some white ties, sprinkled him well with lavender water, and so flattered him that he became rather more vain of his appearance as a gentleman than he had been with his get-up as an artist.

I could not get away from my engagement on Thursday, but early on Friday morning I arrived at Streatham. A trap was waiting for me at the railway station, with a man to drive me, and a boy in a smart little livery to take care of my portmanteau. The

pony rattled over the ground as if our weight were nothing. The quick motion, the fresh hay-scented air, the glimpses of the river here over the hedges and there through the beech woods, the bright sunlight, all served to animate me with cheerful feelings and hopes. "This is better than Highgate," said I to myself. "Madge will be happy." We drove up a broad avenue of fir-trees, and then through a handsome garden to Fairlawn House. As the chaise stopped a maid servant opened the door. I followed her through the house, and, casting my eyes to the right and left on my way, I caught sight of marble floors, old oak furniture, walls decorated with antlers and pictures, and through an open door a room furnished with the utmost luxury, and looking upon a conservatory full of bright flowers and graceful ferns. At the end of the vestibule was a flight of steps, by which one descended to a wide spreading lawn, bordered with flower beds. Two grand cedars stood on the lawn like protecting giants. It was all very grand and very beautiful at the same time; indeed, I can think of nothing more agreeable to the eye than the view of the lawn, smooth and soft as velvet, the river beyond, and on the other side of the water the beech-covered hills rising sombre and

still against the gay sky, with its fleeting summer clouds.

My friends were crossing the lawn—there was Madge in a light dress, and with her hands full of flowers, and by her side Mr. Motley, in a grey morning suit, looking redder and more portly than ever; Cicely and Joan, very neat and pretty in their new dresses, and Potter in his tail coat, which he wore in and out of season, because it was comfortable, he declared, though, in fact, I believe he was ashamed to be seen now in his old jacket.

“Ah! here he is,” they cried, catching sight of me, and we hastened to meet. I knew by the way they shook my hand that they were all very happy and well pleased.

We went into breakfast (it was now striking nine), and Madge took her place at the head of the table, opposite Mr. Motley. It was a plain, but handsome room; the decoration was simple, but in excellent taste, Mr. Motley having bought furniture with the house, just as it had been left by a nobleman, whose wife is a leader of fashion, and this simplicity was intended, no doubt, to give value to the richness of the table and its appointments. And, truly, that deserved attention,

with its glass and silver glittering amidst a profusion of flowers. Certainly I had never seen anything to equal that repast, which it seemed absurd to call a breakfast. If I had been told that it was a dinner, I should have said, "And a very fine dinner too," and not have known the difference, except that there certainly was tea or coffee for those who liked to drink it. It was quite embarrassing to know what to choose from such a collection, and poor Joan, who is naturally timid, I saw was afraid of choosing anything, for fear of committing a solecism before the two gorgeous men-servants who waited upon us. But to see the grand airs Potter gave himself in rejecting the things offered him, and sending the servants for things at the other end of the table, you would have said he had been weaned upon luxuries, and had footmen to order about every day, notwithstanding that his coat could be smelt on the other side of the table. How different the behaviour of him, nay, of us all, betraying our humble station in a dozen particulars palpable to the servants—how different I say were we to Madge, who presided over the table with a quiet dignity and self-command that we tried, in vain, to copy. She seemed conscious of her proud position as future mistress of



the house, and it gave a becoming air of authority to a face which was never wanting in nobility and grace. Mr. Motley's eye dwelt upon her with exultation, and he had reason to congratulate himself, for a princess in Madge's place could not have commanded more respect and admiration.

After breakfast, I was taken into the drawing-room, the library, and the reception-room; Cicely and Joan pointing out one beautiful thing after another, Potter nudging me now and then, and jerking his head side-long at something particularly artistic or rich, and Madge looking on with a smile of satisfaction and pleasure. As for me, my replies to their remarks and my comments on all these objects of art and luxury was nothing more than a string of interjections. I had seen nothing so magnificent before.

Then I was taken into the coach-house, and shown the phæton, the brougham, the brake, the gig, and the village cart, in which I had been fetched from the railway station; it was like a coach-builder's store-room, everything so neat and so beautifully kept. And thence we went into the stables, where even Mr. Motley grew enthusiastic in admiring the points of his horses.

"It is no wonder," thought I "that Madge prefers this to the little cottage in Brixton, which was the utmost I could have offered her."

It was decided that we should go for a drive in the brake; the girls went up to change their dresses, and we men sat down by a table set in the lawn in the shade of the cedars. There were decanters, glasses, and boxes of cigars.

"Do as I do," said Motley, with a cigar between his thick lips: "help yourselves." Then turning his merry little eyes on me, he said, "Well, Mr. Holder-ness, do you find the frame good enough?"

I knew what he meant.

"It is suitable to the picture," I replied, "and that is saying a great deal."

"You're right," said he, with a fat, little laugh, and stretching his legs out with an air of satisfaction. "The whole thing is what you would call in harmony, Mr. Potter. Well, that's what I have been going for—it's the object I've had before me these twenty years. I've worked hard for it, and I've waited my time. An imprudent man would have made a dash for it long before. That's not my way. My system is to play for high pools, but never with more than I can cover.

Yes; with such a wife as Madge, I think I can defy the country to show a finer establishment."

Potter replied in support of this view, but I said nothing. I was sorry to hear the man speak in this way, for it showed that he valued Madge only as a chattel which would serve to gratify his ambition to be envied. I tried, however, to put another construction on his words: nevertheless, they dwelt in my mind, and I was sorry he had said them.

Potter had contrived to turn the conversation into another channel, and was discoursing upon art—a subject which, to give him his due, he knew more about than that of making money; and Motley, leaning back in the roomy garden seat, was looking down towards the river with his little eyes half closed, his thoughts, I believe, following their own current though he pretended to be listening to Potter, when a boat, with two ladies in the stern seat and a gentleman in boating costume rowing, came into sight. Mr. Motley opened his eyes with a look of astonishment. The gentleman shipped an oar, and, the boat gliding up to the steps by the boat-house, he put out a boat-hook and brought it to a stand. Mr. Motley raised himself in his seat, looked at the ground a moment reflectively, then, rising, said, "Excuse me," and left us.

Mr. Motley walked down the lawn rapidly, for him, but before he had reached the steps the gentleman had landed and was helping the ladies to land. There was handshaking, a short discussion, and then the party turned their faces towards us and slowly approached. At that moment I heard the girls' voices,



“THE PARTY TURNED THEIR FACES TOWARDS US AND SLOWLY APPROACHED.”

astonishment, held out his hand, and said, with a bright smile :

“ Pardon me, Miss Goddard, I think I have known you for quite two months.”

It was now the turn of Madge to look astonished.

“ It is true, Madge,” said Mr. Motley, with a hearty laugh : “ this is my partner, Harlowe, who fell in love with your portrait on the first day of the Academy.”

I remembered Mrs. Borrodale now. It was she who criticised “ L’Allegro ” so absurdly, and who lunched with Mr. Motley in the refreshment room ; and at the same instant I recalled how Mr. Motley held a tall gentleman in conversation with his back to us as we were leaving our table.





## CHAPTER VI.

**T**HE Goddards returned to Highgate on the Tuesday or Wednesday of the following week. I, who had been compelled to leave Fairlawn on the Saturday, had much to learn on Thursday when I called on them.

Joan was thoroughly restored to good health, and all looked better for their holiday except Madge. She looked troubled and anxious, and was silent while the rest drowned each other's voices, so much had they to tell. There had been a constant succession of amusements. They had been to a regatta, a lawn-tennis party; they had boated and driven, pick-nicked in the woods, and I know not what form of enjoyment had been neglected.

"And Mr. Harlowe?" I said, when I was allowed to speak.

"Oh, he has been with us everywhere; hasn't he, Madge?"

Madge, inclining her head, turned away, and occupied herself in arranging the pile of music on the piano.

"He lives quite near, you know, in a delightful old house—that is, he goes down there occasionally—a delightful, quaint, old place—"

"Early Tudor," put in Potter.

"Strange that Mr. Motley said nothing about it," I observed.

"Oh, he told us that Mr. Harlowe had taken a country house—don't you remember?—and he did not know that Mr. Harlowe was there."

"It was quite by accident he was. He had arranged to go on the Continent with a friend, but that fell through somehow, and then Mrs. Borrodale and her daughter—hateful thing! isn't she, Joan?—well, they had taken a cottage at Goring for a month, and they asked Mr. Harlowe to come down and introduce them to some of the people he knows there, and that's how it was, you know."

"Miss Borrodale is the young lady Mr. Harlowe is engaged to?" I suggested.

"He is not engaged to her."

"Then, that is not the young lady Mr. Motley alluded to."

"Yes, it is. She would like to marry Mr. Harlowe, of course."

"I should think she would."

"But he's not **likely** to marry her—a sly, deceitful, affected, **sallow**, little thing. She would be glad **enough** to get Mr. Motley; and I'm sure she fancies she could get him, for she's as jealous as possible of Madge; isn't she, Madge?"

"I have never thought it worth while to consider," said Madge, quietly.

"Well, she must be ready to die with vexation—to think that she's been playing fast and loose with Mr. Motley, in the hope of catching Mr. Harlowe, and then to find that she has lost both."

"How has she lost both?" I asked. "Has she not the same chance of winning Mr. Harlowe that she had before Mr. Motley engaged himself?"

There was a pause after this. Nobody seemed able to reply. It seemed to me that perhaps no one liked to say what was in their thoughts. To me that silence was full of very serious import.

"Weren't you surprised when Mr. Harlowe was introduced?" asked Cicely, her thoughts quickly running into a channel.



"Yes, I think we were all surprised. Mr. Motley led us to imagine that his partner was like himself."

"That is quite true," said Madge, in a tone of resentment.

"I think we deceived ourselves," said Joan, in her prudent tone; "because Mr. Motley is a brewer we thought his partner must resemble him—though he told us that Mr. Harlowe was a sleeping partner."

"I always thought that a sleeping partner was one who was too old to do anything else," said Cicely.

"Joan is right," said I. "Mr. Motley never told us that his partner was middle-aged or like himself."

"Except in the particular that they were both old bachelors, and animated by the same spirit of rivalry—which is false," said Madge, sharply.

"That is a hard word, Madge," said Joan. "Mr. Harlowe might buy horses and houses, without any idea of outvying his partner, yet Mr. Motley might really suspect him of that motive without seeing any harm in the spirit of rivalry, or wishing to detract from Mr. Harlowe's merit. As for saying that they were both old bachelors, that is a pleasantry which we ourselves are guilty of—talking about our being old

maids, without actually believing anything of the kind."

"Wasn't it odd that he never told Mr. Harlowe that Madge was the original of the picture that he had fallen in love with?" asked Cicely.

"Why should he tell Mr. Harlowe that?" said Joan.

"Why should he not?" asked Madge.

"For my part," said Potter, "I don't blame Motley a bit. A man's not bound to proclaim from the house-top to all possible rivals that he thinks of marrying a beautiful girl named so-and-so, who can be seen at such and such a place. I daresay he foresaw the consequences of introducing a handsome, careless, young fellow like that—precious unpleasant consequences too, for him, and I'm only surprised that he showed so much tolerance and good temper, with Harlowe dangling about, paying attentions to Madge, and cutting him out generally. Nice thing," he continued, turning to me—"nice thing for Motley to sit there, and see his partner monopolising Madge best part of the evening."

"Well, he couldn't monopolise her himself," said Cicely, thinking to make matters better.

I wished to turn the conversation; but it was too

late. I had raised the storm, and could not lay it. Madge rose from the music-stool, put the music on the piano, and left the room hurriedly.

There was a long silence. Joan and Cicely glanced at each other, Potter looked gloomily out of the window ; presently turning round, he said :

“Look here, Holderness : Madge has a tremendously high opinion of you, and will be more likely to take your advice than anyone else’s. Couldn’t you persuade her to get this young Harlowe out of her head, and point out the folly of offending Motley by a stupid flirtation that can come to nothing ?”

“No,” said I, “I can’t do that ; and it isn’t necessary that I should try to persuade her either one way or the other. Madge is a good girl, and, thoughtless as she may be in many things, she will not go wrong from want of reflection, in a case like this. If she has no love for Mr. Harlowe, she will see him no more, and will marry Mr. Motley ; but if a real love has sprung in her heart for him, she will not marry Mr. Motley—and Heaven forbid any word of mine should cause her to do otherwise.”

“Between two stools, one comes to the ground,” groaned Potter, “and then farewell to Intimidads

and a princely establishment. I'll speak to her myself."

"Good!" thought I. "If you speak to her in that strain, you will strengthen her resolution to do right."

I saw it would be a terrible time for Madge. She had to decide whether she loved or not, and then to choose between sacrificing herself or the interests of her family; but I felt confident that principle would help her through the difficulty, and lead her to overcome triumphantly the claims of false sentiments.

The next morning Mr. Harlowe called at Sunnyside, and asked to see Madge. She had not left her room, and this was her excuse for not giving him an interview. In the afternoon Mr. Motley came; Madge sent down a message, saying that she was indisposed, and begging him to excuse her, at the same time hoping that she should be well enough to see him the next day. In the evening she saw her father, listened patiently to all he had to say, and promised to do nothing but what she felt to be right.

"That's very proper, of course," replied Potter, "but you are not going to break off your engagement with Motley for the sake of anybody, who, for all you know, may have no serious intention whatever."

"If I do not marry Mr. Motley, I shall marry no one," replied Madge, calmly.

That was not what Potter wanted.

About two o'clock in the afternoon, the following day, Mr. Harlowe again called; he was shown into the sitting-room, and told that Miss Goddard would come down. And presently Madge went down, with a feeling of giddy faintness, she tells me, that obliged her to stay at the foot of the stairs, holding the banisters for some minutes. When the sickness passed off, she opened the door, and found herself alone with Mr. Harlowe. He was simply dressed, in the plain, summer walking suit of an ordinary gentleman—he did not seek to dazzle her with display; there were no restless horses and fine carriage outside—he wore no diamond studs or rings—he looked simply an honest, English gentleman. He inquired about her health, he chatted about Streatly, and then, when he saw she was composed, he opened the subject that had brought him there.

"You will say that I am precipitate in asking for an interview, after so short an acquaintance," he began, "but I am sure you will see that it is best for all of us that there should be no reserve in speak-

ing, and that we should understand each other plainly, and decide our course at once, and for good and all. For me, especially, it is necessary to 'take my time while time is lent me,' " he smiled ; and continued—" I have come to make you an offer of marriage."

" You know that I am engaged to Mr. Motley," said Madge.

" Yes; and he knows that I am here at this moment asking you to break that engagement. He has known from the day I bought your portrait that if I met you I should try to make you my wife, and he had that risk before him when he forestalled me. If he were my brother, I would not hesitate to say what I am saying now—I love you. If I were sure that he loved you as deeply as I love you, I would ask you to choose between us. If you love me, you will be my wife ; if you do not, I will not seek to make you mine, nor will I encourage my love, or help to lessen your love for another.

This seemed very honest and good, to Madge. It was straightforward and manly ; there was no false delicacy, no love-sick appeal to her consideration for his feelings ; no fine words or high-sounding rhapsodies—just the plain, honest truth, and an appeal to

her understanding to do what was right, according to her heart and principle. She could not think how she was to answer him; but when he said: "Can you love me?" she replied—

"You must not ask me that. I can only tell you that I cannot be your wife."

At that moment a carriage rattled up the road, and stopped before the house. Then the servant hurried up the passage to open the door to the visitor, whose generosity she valued. Mr. Motley entered, and was about to go up to the studio, when the door of the sitting-room opened, and he saw his partner, Harlowe, hat in hand, and Madge as white as marble in the background.

"Well, how is it decided?" asked the stout brewer.

"I have asked Miss Goddard, and she has refused me," answered Harlowe.

"Oh! then now it is my turn to speak," said Mr. Motley, and taking his partner's arm, he closed the door and turned to Madge.

"My dear child," said he, still holding Harlowe's arm, but laying the other hand affectionately on Madge's shoulder, "you must think seriously before



"HE TOOK MADGE'S HAND AND PUT IT IN HARLOWE'S."

you decide on a question like this—a question which is to decide your happiness for some forty or fifty years. Think well, and decide according to your sense of right. Consider yourself free—put me for the time out of your mind—act as if there were no engagement between us; for virtually that exists no



longer. When I proposed to you I knew you were not in love with me; when you accepted, you told me candidly that you were marrying for position. You fancied you could be a woman of the world and for the moment I thought so too. But I think so no longer. I have watched you closely during the past week, and I see that you have a heart that may bring you long years of misery. I do not desire that. If you have given your heart to Phil here, give him your hand as well, and may God bless you both!"

With that he took Madge's hand, and put it in Harlowe's; and Madge had not the strength to take it away—indeed, she had not the strength to stand, so over-wrought was she by emotion, and had Philip not taken her in his arms she must have fallen.

We all thought that Mr. Motley was the most generous and the best of men that day; but it struck me that if he had read Madge's character so thoroughly he must have seen that she would have refused to be his wife as she had refused to be Philip Harlowe's.



## CHAPTER VII.

**I**T is not surprising that Madge loved Philip Harlowe. There was something more than ordinary admiration in the passion he had conceived for her at sight of her portrait. It could not have been mere infatuation excited by her physical beauty that made him declare he would marry her if he found her: he must have seen in her face convincing evidence of a nature that could be assimilated to his own, to have made such a resolution as that, and, as it turned out, there were many points of similitude between them. Then he was lovable beyond most young men, for he was manly and gentle at the same time, strong, yet ever considerate of other's weakness. He took pains to understand his friends, and accommodated himself to their peculiarities. Indolent as he was, he never let slip an opportunity of serving people he knew, and he had the rare tact of rendering services, in such a manner that those who profited by them

were unburdened with a sense of obligation ; finally, he was fairly handsome, and more than fairly well-to-do.

He had faults—as all men, young and old, must have—but they weighed nothing when thrown in the balance against his virtues. He had a novel way of excusing his faults, and accounting for the absence of others.

“A man with ordinary tastes, moderate aspirations, and more money than he can spend, can neither be very bad nor very good,” he said. “Poverty tempts men to lie or to steal, to backbite, or to play the hypocrite, and, if they yield to temptation, they are base, and, if they overcome it, they are noble ; but I am out of the way of such influence ; I have never had to exert any great moral courage to keep my conscience clean ; on the whole, I think I’m very well off.”

“But, my dear sir,” said I, one day, “don’t you think you would be still better off, if, instead of leading an indolent life, you pursued an active career ? Don’t you think it would be better for you, if you devoted yourself to some study of a serious kind rather than giving three-fourths of your time to reading novels, and seeking amusement ?”

"No, I don't," said he, laughing heartily. "I dare say I could get into Parliament, but there are quite enough of us who abuse our faculty for doing nothing in that direction. I have no doubt I should crown my study by publishing a book, but that would only increase the hardships of those who are obliged to gain their living by writing. I have no great faculty for anything in particular; then why should I spoil the market by entering into competition with those who have? Nature has turned me admirably to fit into the round hole, then why on earth should I try to squeeze myself into a square one?"

It was easy to reconcile oneself to this doctrine—especially when comparing his indolence with Mr. Motley's activity. The difference between the two partners was astonishing.

One day, having nothing better to do, I accepted Mr. Motley's invitation to see how he made beer and money. He took me, first of all, to the business house in Throgmorton Street, an old-fashioned, quiet-looking place of business, with "Motley and Harlowe" on a brass plate against the swing doors, but nothing to show that it was a flourishing bank; inside, however, it wore a different aspect. Clerks were taking in

## HELPMATE.

...cheques at another; others  
...in ponderous books; all  
...and yet, people were waiting  
...there was an incessant rattle  
...was shovelled up from  
...scales. It was wonder-

...upper end of the bank,  
...there us obsequiously to  
...box of cigars, as if that  
...Motley took a cigar,  
...Then the manager  
...smiling, and very  
...his cigar, he began  
...the manager had  
...mystery in the

...laying his hands  
...figures. Send

...anxious,  
...Motley's bidding,  
...looked over  
...Mr. Motley

putting his initials now and then to certain papers; then he rose.

"That's all right," said he. "Now let me have some notes."

"Yes, sir; how many?" said Mr. Burns, taking a key from his pocket, and going to the safe.

"Ten fives will do," replied Mr. Motley, and he wrote a receipt on a slip of paper, and handed it to Mr. Burns in exchange for the notes. We left, Mr. Burns accompanying us to the door.

"A promising young fellow, that Burns," said Mr. Motley, when we were seated in the carriage, and on our way to Southwark. "I keep my manager in check with him."

"Can you get a manager to submit to surveillance?" I asked, in surprise, for a bank manager has always seemed to me a very high and mighty sort of a person. Mr. Motley, rolling his cigar into the corner of his mouth, turned his twinkling little grey eye on me, and said—

"My dear sir, people will submit to anything if they want money—anything," he repeated twice or thrice, screwing up his eyes as if he were passing the world under review.

I smelt the brewery as we turned out of the Southwark Road, and presently I saw the long, ugly, brick building, with its tall chimneys, and the steam coming out through the openings in the upper storey. We turned in through an archway to a great yard, where men were rattling tubs to and fro, and squirting steam into empty barrels; others were being mended—everywhere there was bustle and movement, and with this the hissing of steam and the dull thunder of machinery at work.

“The drays are all out now; the yard will be full at midnight—coming in or preparing to go out,” he said. “One day begins before the other is finished, and that goes on from year to year.”

“More or less?” I interpolated.

“No,” he replied, “never less; always more. It has never gone back for one day during the last twenty years. The first day I find a falling off I shall give up business, for then I shall know I’m no longer fit to carry it on.”

“You will give up business before that day arrives?” said I.

“P’raps,” he said, thoughtfully, “p’raps. It takes a long while to become a millionaire, and I sha’n’t willingly give up business until I am that.”

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"You are said to be a millionaire."

"Any one with capital over a hundred thousand is said to be a millionaire. I'm far from being a millionaire yet, but I shall be—I shall be," he repeated emphatically.

He took me through every department, his shrewd eye on the alert all the while; nothing escaped his observation, nothing was unintelligible. Here he thrust his hand into a pocket of hops; there he took up a handful of malt; further on he examined a thermometer—he even tested the quality of the beans in the stables.

"Everything goes well," he said; "and that's the result of a man knowing his business thoroughly, paying fair wages, and dealing square and honest all round."

His dwelling-house adjoined the brewery, and there we had a meal—"You can call it lunch if you like—I call it dinner when I'm here," he said—served by an elderly woman in a snowy cap. Everything was excellent—the very best that could be—and I enjoyed it greatly. Mr. Motley talked about business all the time, and that seemed to please him. It was not unpleasant to me, and the good things to eat would have



reconciled a man to conversation of a less interesting kind. But I listened with still more satisfaction when he came to speak of Mr. Harlowe and matters which concerned the future of Madge.

"A fine young fellow Phil is," said he, "the very best young man I have had to do with, a thorough gentleman—and that means a good deal as I look at it. His father was a gentleman, too, though a man of business. He was a banker. Thirty years ago Motley's brewery was one thing and Harlowe's bank was another. Both concerns were in a small way then. My father was a clear-headed man, though a bit old-fashioned in his ways. He and old Harlowe did business together; they understood each other, and one felt that he could trust the other. My father saw that if the two businesses were combined both would profit by it. So they became partners, and his anticipations were more than justified. I came into the business when my father died—young Phil was only a boy then. I put all my energies into the concern, and the returns went up by leaps and bounds. But that wasn't fast enough for me—I wanted the whole management in my hands, being a bit conceited, like most young men in the early days of their success.

Mr. Harlowe was getting old: he saw that he was rather a hindrance than a help, and when I proposed that he should retire from the management and still take an equal share of the profits, he assented. Mr. Harlowe died: Phil was just home from college. I had invested every penny of my money in the new brewery. I couldn't buy up his father's share—it would have crippled me—and ruined the business to have altered the old state of things, so I offered to make a new deed of partnership with Phil on the same terms I had made with his father, with the condition that he should retire from it when I was in a position to buy up his share at a proper valuation."

"And he was to do nothing in the business?"

"Nothing whatever, except take his share of the profits, and see that the books were all right when he chose."

"That seems to me a very liberal arrangement on your part."

"Well, perhaps it was. But I don't lay any claim to gratitude, or any nonsense of that kind. If my offer had not been liberal, his solicitor wouldn't have let him accept it, and it suited me far better to have a free hand than to take a partner whose views might

not agree with mine. I was quite right in that. The business has gone on marvellously. It wouldn't with two active partners probably."

It seemed to me hardly fair that Mr. Harlowe should take an equal share of the profits, doing nothing, while Mr. Motley was working morning, noon, and night, to get no more; and I said so.

"That's what Phil himself has said over and over again—he's offered to take but a third. I believe he would retire, and let me pay him by instalments if I liked; but I won't have it. I'm obstinate in some things, and I'm stubborn in that. An agreement's an agreement, and I'll stick by it. Besides, I am not all business. I've an affection for the young fellow, and I've an affection for the old names on the bank and the brewery—it's a good name, 'Motley and Harlowe.' No, I don't grudge Phil a penny of his gains."

"But you spoke of your determination to be a millionaire, and the difficulty of making a million; but the difficulty's doubled if you have to make a million for your partner at the same time."

"That's very true, Holderness," he replied, drily; "but there's a good ten years before me to do it in." His little eyes seemed to catch the sparkle of the wine

he was holding up to the light. He emptied his glass, and setting it down, he added, "In the meantime, I intend to enjoy life."

He called occasionally at Sunnyside, with the excuse of seeing how his picture was getting on. This was at first somewhat embarrassing to the Goddards—especially to Madge; but there was so little alteration in his manner, so little evidence of regret on his part that the engagement had been broken through, that the feeling quickly wore off. He was always expansive, good-humoured, and genial, and generally he brought a basket from the fruiterer's for one of the girls.

One day, when we were alone together, he said:

"You saw Mrs. Borrodale and her daughter? what did you think of that young lady?"

"One cannot judge by so short an acquaintance," I replied; "but she seemed to me a very fashionable young person." That was as little as I could say in her favour.

"I'm glad to hear you formed such a favourable opinion of her," said he; "that's the sort of young person I ought to have for a wife."

"Your wife!" said I, in astonishment.

"Yes; I've made up my mind to marry, and I fancy she will suit me better perhaps than Miss Goddard."

"But, sir," said I, "if I recollect rightly, you told me that you as good as jilted her to offer your hand to Madge."

"So I did," said he, with a merry laugh; "and Phil's done the same thing."

"Well, Mr. Motley, do you think her pride will permit her to accept you after that?"

Mr. Motley burst into a loud laugh.

"Why," said he, "she and her mother haven't two hundred a year between them, and the girl's twenty-six if she's a day. She'll put her pride in her pocket, like a sensible girl, and say 'Snap,' if I only give her the chance."

I remembered what he had said when we were talking about his manager—"My dear sir, people will submit to anything when they want money."

A few days after this Mr. Motley told us that he should marry Miss Borrodale in the beginning of August, asked Philip to be his best man, and invited all of us to the wedding.

It can be imagined how the girls talked about this when Mr. Motley was gone.

"Fancy accepting Mr. Motley, after saying all those spiteful things against him! Don't you recollect, Joan, how the hateful thing asked us whether Madge had been fascinated by Mr. Motley's mental gifts, or by his physical attributes?"

"Yes; and don't you remember the satirical manner in which she congratulated him, before everybody, on having won the *heart* of such a beautiful young lady?"

"And then her almost open avowal that she herself had refused his hand?"

"Yes; and her insinuation that if she wished it, she could be married to Philip."

"And after all that, to marry Mr. Motley six weeks after the breaking off of his engagement with Madge. What a terrible humiliation!"

"Why on earth she didn't put off the marriage for a few months, till her sarcasms had been forgotten—"

"Perhaps Mr. Motley would not let her," remarked Cicely; and I thought that probably she had conjectured the real truth.

We were all silent for some moments, thinking upon this strange turn of events, and then Madge said:



"THEN MADGE SAID, 'OH, HOW SHE WILL HATE ME!'"

"Oh, how she will hate me!" We all agreed with her in that.

"Well, he won't be so anxious for me to finish your portrait now," said Potter.

"Oh, of course not; it isn't likely he will affront

his wife by reminding her of the girl to whom he gave his preference."

We all agreed in that also. But we were utterly in error; for a few days afterwards, Mr. Motley, calling at Sunnyside when no one was at home, took away the unfinished portrait, and left a cheque for a hundred pounds upon the easel, where it had been standing so long.

Had he been a vindictive man, wishing to revenge himself upon Miss Borrodale for her sarcasms upon his engagement to Madge, he could not have taken a surer course.







## CHAPTER VIII.

**M**R. MOTLEY'S marriage was hailed with delight by Philip, and by Madge also, for it removed a feeling of constraint, which was the natural result of foregoing events. Now they were free to marry. It was as if Mr. Motley had, in his grandly generous way, smoothed away all obstacles from their path of happiness.

"They were very happy—the two lovers. Madge, doubtless, had flirted in a frivolous and inconstant way with many, but had never really felt a profound love for any one before meeting Philip. He, however, had touched her heart, and all its latent passion sprang into activity, and she saw, for the first time, that love is a great and serious feeling, which does not admit of inconstancy or trifling.

Conscious that Philip might have married a woman whose position in society was far above her own, she was anxious to create a place for herself, at any rate,

above the level of the future Mrs. Motley. It should not be said to her reproach that Philip had suffered, even in a worldly sense, by marrying her in preference to Maud Borrodale. This was the mainspring of those follies which brought misfortunes upon her and her husband. She may have been to blame—probably she was; Madge, without imperfections, would not have been the Madge who won Philip Harlowe's heart, and others.

She watched the movements of Maud Borrodale with eagerness. Mr. Motley took a house in Eaton Square about the time that Philip and Madge were beginning to look about for their future home. Madge fixed her heart upon a mansion in South Kensington, at about double the rental of the Eaton Square home—which could not pretend to be a mansion. Mr. Motley went into Tottenham Court Road for his furniture; Madge went to Oxford Street and gave the furnisher a free hand to supply what was necessary to make Grandison House fashionably artistic and complete. His bill alone must have amounted to a small fortune.

Mr. Motley married Miss Borrodale in August. They spent their honeymoon on the Continent, and

returned in time to be present at the marriage of Philip with Madge, when Mr. Motley presented Madge with a magnificent set of diamonds, which he had bought in Paris. It was finer than anything his wife wore, and she must have been more than mortal to have seen them bestowed upon her rival with complacency.

Philip and Madge went to Norway for six weeks. I saw them a few days after their return at a dinner-party, given by the Motleys at their house in Eaton Square. They looked handsomer and happier than ever, active, and full of life and spirits. There were many people there whom Madge had never seen before, but she showed no symptoms of embarrassment, but conversed with an easy grace, which was remarkable to such folks as myself, and poor Joan and Cicely, who constantly bore in mind that these ladies and gentlemen would probably be ashamed to be seen with us in our every-day clothes. Madge was troubled with no such feeling : first of all, because she was naturally fearless, and secondly, because her self-esteem had been raised to the highest point by Philip Harlowe choosing her for his wife above all others. She had a capital memory, and that, with her vivacity,

her good taste, and a certain quiet womanly wit, made her a brilliant talker. And she had the rare ability of making others talk as well, and leading them to say good things, so that she pleased the dullest and most captious, by putting them in good humour with themselves. "What a charming woman!" I heard on every side. There were bright faces and a constant ripple of voices at her end of the table, and every now and then Mr. Motley's great boisterous laugh came tumbling over the ripple in a big wave. It was good to see every one looking at her with expectant smiles as she talked, but best of all to see her husband watching her with admiration and overflowing joy.

At the other end of the table where Mrs. Motley sat it was very different. It was terribly still there. The ladies and gentlemen tried their best to get up a conversation of their own. I heard one man telling a story about Sidney Smith, but no one laughed, and somebody said he had heard it before; after that nobody dared to tell another story, and I heard nothing but little disjointed sentences—mere questions and responses. They grew more and more silent, and their glances went up the table, and they listened, trying

to catch what was amusing every one so greatly up there.

That was very trying for Mrs. Motley. But she did not attempt to make herself entertaining; she always expected to be entertained. She affected a lackadaisical air, which was the very opposite of Madge's bright, lively, open demeanour. It seemed impossible for her to laugh; when she had to smile in complacency at the story of Sidney Smith, it was the slightest possible movement of the lips. She assumed a weary indifference to all things, a cynical contempt for emotion of any kind, which made those about her more lugubrious and silent than ever; for how is one to say bright or pleasant things to a person who pretends to have no interest in anything? Her husband never looked at her, except when he asked what was the matter down there that every one was so silent. In response to that Mrs. Motley raised her eyebrows, and shrugged her shoulders with an expression of disgust upon her face, which might have been meant for him or for the world in general. Again, what a contrast! When Madge discovered her husband looking at her, her conversation faltered, while love beamed in her open eyes, and the colour rose in her cheeks.

She carried her triumph into the drawing-room where her portrait, in a magnificent frame, occupied a prominent position. Yet I am sure she had no wish to humiliate her less fortunate rival ; she was far too generous at heart for that. I think she no longer looked upon her as a rival. I know she tried to efface herself to some degree, in order that Mrs. Motley might receive a more equal share of attention. She seated herself close beside her, and was purposely quiet for a time, then she tried to draw her into conversation ; but it was all to no purpose. Mrs. Motley would not respond to these kindly overtures, and maintained the air of contemptuous indifference she had worn at the dinner-table. She rose as soon as she could do so without being absolutely rude, and changed her place ; then Madge, seeing that it was useless to persevere in that direction, abandoned herself to her own natural gaiety. No, it was not her fault ; she outshone Mrs. Motley by her beauty and vivacity ; she was happy, and could not be otherwise than agreeable and entertaining.

Mrs. Motley sat apart with her mother and one or two other ladies of worldly appearance the whole evening—very much to be pitied, I thought ; for surely no



**"AN ILL-DISGUISED PRETENCE AT ADMIRATION OF THE PICTURE."**  
one can suffer such torture as those unamiable persons who cherish envy and hatred in their hearts. As I glanced from her torpid face, with the cruel mouth and the venomous half closed eyes, to the portrait of

Madge against the wall, I figured her coming down in the still night, when all were at rest, to slit the canvas, and tear it down with her hands.

A few days after the dinner-party at Mr. Motley's, I called upon Madge at her new home in Kensington. The magnificence of the house was surprising. I thought that so much luxury must surely turn the head of such a giddy little person as Madge ; and so it had, possibly, but it hadn't changed her heart. She was in her drawing-room, surrounded by fine people—friends of her husband's making their visit of ceremony ; but she sprang up when the footman pronounced my name, and came across the room to meet me with frank cordiality, just as in the old days at Highgate, when I called to give her a lesson. She was not a bit ashamed of the past, or the old friends she had known in the hard times.

Whilst I was there Mrs. Motley called, bringing with her the lady who had formerly employed Cicely as a governess. Perhaps she expected to humble Madge by thus revealing her former position to her new friends. She did not know her character or she would have spared herself the mortification of failure. Madge was not in the least abashed ; on the contrary,



she seemed pleased to acknowledge the lady's kindness to Cicely: then she told how she herself had tried to give lessons, and failed. And I don't think any one liked her the less for this confession—except Mrs. Motley.

The Harlowe's circle of friends extended every day, and they soon took a prominent place in fashionable society. Every week her name was mentioned in the society papers. Her husband was only less popular than she—and that was but natural, for one could not admire her character without admiring his, for there was a marvellous similarity in their good qualities. They occupied their whole time in pleasure, and their appetite for enjoyment seemed to grow keener by indulgence. Dinners, concerts, "at homes," parties—every day in the week there was something for them. People about town pointed them out to strangers. When they came to the Orpheon there was a buzz all over the house as they took their stalls—just as if they had been of the royal blood. Madge, with her lovely face and figure, her diamonds, and her rich toilette, could not escape observation.

She took lessons in riding; she was adapted by nature to that exercise, being fearless and lithe. A

month after her first lesson she appeared in the Row on a splendid horse with her husband. That was a fresh triumph, and in a field which Mrs. Motley had been mistress of. After their first meeting on horseback in the Park, Mrs. Motley was never seen again in a riding-habit during Madge's career. Madge told me she had learnt riding chiefly that she might hunt with her husband. "If he breaks his neck I will break mine," she said, with a laugh. They accepted an invitation from Lord and Lady Lumberdale to spend a month at Barewood, and there Madge and her husband won golden opinions from all who admire daring and address. For my own part I was very anxious the whole time they were away, and was heartily glad when they returned to London safe and sound.

They had made new friends in the country, and taken another step upward in the ranks of society. People boasted of meeting them; some sought to make the acquaintance of Mrs. Motley with the view of getting an introduction to the Harlowes. The entertainments at Grandison House were more sumptuous and on a grander scale than ever they had been before.

And while Harlowe was receiving his titled guests in the magnificent house at Kensington, his partner Motley was examining the figures at the bank, or watching the drays fill up in the brewery yard at Southwark.





## CHAPTER IX.

**A**S time went on, I saw less and less of Madge. That was my own fault entirely. Her friendship was unchanged; she was just as glad to see me and chat about music as in Sunnyside days—though, of course, with so many new friends, and so surrounded by distractions, I was less necessary to her than I had been. If she saw me in the street, she would stop the carriage to speak to me, even though I had my rehearsal coat on, or, maybe, my fiddle-case in my hand. I say again, her heart was unchanged in its generous impulses and innocent enthusiasm. If pride came between us, it was mine, and not hers. I could not feel at ease in that palace of a house, amongst her princely friends—even when she and her husband were doing their best to make one feel at home. It suited me better to drop in and drink tea on Sunday with Joan at Highgate and talk about Madge and other things.

Cicely spent much of her time at Grandison House.

Madge would have had both sisters and her father to live there with her ; but Joan was just as frightened of big people as I am, and Potter found it more convenient to live independent, so the old cottage at Highgate was kept on, and Joan there took care of her father.

There was no need for the girls to work now, for Potter was earning a decent income. As may be supposed by this fact, Potter had altered marvellously. That taste of luxury at Fairlawn had destroyed his relish for Bohemian living. After seeing himself in a tail-coat and a clean collar, he could not admire the old velvet jacket and grey flannels. He who had satisfied his animal wants with sausages and sixpenny ale dreamed of delicate meats and aromatic wines. The hundred pounds left on the easel by Motley, in payment of the unfinished portrait of Madge—about half the sum by-the-bye, that Potter intended to ask for it—enabled him to appear at Grandison House in fine linen, and a dress-coat free from the smell of benzine. In Madge's drawing-room (and at her dinner-table), he passed a great part of the working day, talking of art, and posing as one of that school which is considered in advance of the age. He

adopted a new style, which, in my opinion, was about the worst of all the styles he had adopted in his changeful career. But it had this advantage—it could be worked without labour, which is an essential point in the production of pictures, when a lazy man is concerned. He called himself an impressionist, I believe; and he could throw you off his impression of a sunset, a sunrise, a fog, or a shower of rain, as easily as a plasterer would whitewash the back of a cupboard. These productions seemed to me perfectly ridiculous; but the most ludicrous part about it was to hear people admire them, and go into ecstasies about their subtle depth, their ideality, their inner feeling, and such like nonsense. Potter believed it all, poor fool! and would stand before one of his own daubs as solemn as an owl, and with perfect sincerity, talk high-flown rubbish, which I for one could no more make head or tail of than I could of his picture. He devised the most extravagant frames for these wretched patches—some very beautiful (when he gave the order vaguely to a clever brass-worker), and others merely grotesque. But to crown the joke, these pictures, if one may use that word in such a case—these *pictures* sold for high prices, and one was actually ex-

hibited at a gallery in Bond Street. Of course I may be in error—these works may have seemed rubbish to me because my taste is bad, as classical music fails to charm an uneducated ear—I only wish that all works of art were as easily produced. That is all I can say.

He still affected eccentricity; but his clothes were sweet and clean—aye, and his hair was perfumed, if you please. He kept bank-notes rolled up in pellets in his pocket. It was delightful to see him toss half-a dozen of these to Joan, and we both wished that impressionism might continue in vogue.

As I have said, Cicely was pretty constantly with Madge. She was petted by her sister and Philip, and the indulgence did her no good, for she was very simple and childish, without the strength of Madge or the prudence of Joan. She received a great deal of attention also from Philip's friends, and grew coquettish and inconstant. It looked as if her marriage with Horace was farther off than ever. He was jealous, and she tormented him by her flirtations. But she was always ready to acknowledge her faults, and cry in atonement, and pray to be kissed and forgiven, so the engagement lingered on. He was a very good young man, steady and industrious, and it occurred to

him that, with her growing taste for luxury, Cicely would never be content with the house she would have to share with his parents. But she declared that after the next party she would come home to Sunnyside, and live there quite soberly with Joan, and be a good girl ever after. But she did not come home after the next party. One day he spoke seriously about his affairs to Potter, pointing out that his means would not enable him to marry an extravagant girl.

"Then why don't you improve your position?" asked Potter; "why don't you go in for the new school of art?"

At this, Horace declared that if he must paint "wub-bish," he would prefer to stick to box-lids.

No wonder he, a patient, care-taking artist, should be exasperated by the success of such a charlatan as Potter. Plodding men always have to swallow the bitter reflection that if they were not so scrupulous they should be better off.

Joan and I used to talk about these things, and from her I heard accounts of the increasing expenditure at Grandison House, of the enormous sums spent upon dresses and entertainments, and the outlay of the household.



"Everywhere there is waste and extravagance," said she, "and there is no check put upon any one. Philip is just as careless as Madge, and their only thought is how to spend money. I have tried to show Madge that she is doing wrong. How can they expect their servants to be careful, when they themselves are so careless? Neither of them knows the value of money, Mr. Holderness; they are like children, and think no more of to-morrow than they think of the day that is gone."

"Still that cannot go on for ever," I observed. "By spending more and more money every day, they will sooner or later come to an end of their resources, and then what are they to do?"

"That is exactly what I say. They will find it difficult to deny themselves luxuries, after using themselves to the gratification of every caprice. It is a madness. Nothing pleases their eyes but they must have it, whether they need it or not—pictures, china, silks, jewels, it matters not what, nor whether they have places to put their purchases. And I am very sorry to say 'tis Madge who is most to blame. She never was careful. Philip was not extravagant before his marriage."

"But surely," said I, "he is in the wrong to encourage her in such extravagance ; a man should be strong enough to regulate his household, control expenditure, and keep his affairs in order."

"That is true ; but do you know, I think a man in love is just as weak as a woman. And Philip loves Madge to such a degree that he would do anything in the world to gratify her wishes, and nothing to thwart them"

I could say nothing to that, for I would rather he should squander all he had than love his wife less.

One day Mr. Motley overtook me on Waterloo Bridge, as I was going from rehearsal to my lodgings in Lambeth.

Grasping my hand, his elbow resting on the edge of the carriage, and his jolly face redder than ever with the strain of turning sideways, he asked—

"D'ye like saddle of mutton, Holderness ?"

"To be sure I do," said I.

"Then jump in, and come along with me. We must have good company to relish good things."

"Mrs. Motley doesn't dine with you ?" said I.

"No ; she can't dine before seven or eight, and I can't dine after two—and besides, she's much too fine

for Southwark. The smell of the malt would kill her."

He pointed to a large block of old houses adjoining the brewery, which were in course of demolition.

"Just bought that lot," he said; "and a pretty price I've had to pay. But we must have more room: we shall want the whole street in a few years."

I was glad to hear this.

The mutton was delicious, and we talked about all kind of things; but as Motley knew more about business and was proud of his success he had more to say on that subject than on others.

"Careful liberality—that's the secret of success," said he. "Many a thousand I've given where others have only offered five hundred, and I've been laughed at. That don't matter to me. I'm not thin-skinned. I know what I'm about. I've never spent a pound without assuring myself that I should get back that pound again, with interest added. And I've never gone wrong in my reckoning yet. That's what I call careful liberality, and liberality of any other kind is detestable—it is senseless waste; and I don't know anything more hateful than that."

I did not reply. Motley's quick eye caught some look on my face that excited his curiosity.

"I'd give something to know what is passing in your mind, Holderness," he said.

"Well, sir," said I, "to tell you the plain truth, I was thinking that your partner's procedure just now must be very distasteful to you."

"Oh, Phil!" he exclaimed, with a hearty laugh. "That's another matter. He has a right to do what he pleases with his own. It makes no difference to my share of the profits whether he spends his or saves it. Why should I object?"

"I did not suppose you would object. I only felt that were I in your place I should feel annoyed to see money thrown away which I had worked hard to accumulate. At the same time, I gave you credit for having broader views than mine—I know I am narrow in some things."

"That's all right," said he, leaning back in the chair, and turning his twinkling eyes up to the blue film of smoke that rose from his cigar—"that's all right, Holderness; don't you worry about them. I have my eye on them. Phil's a fine fellow, and Madge is a charming woman, and I like them both. The bank's

solid and the brewery's solid, and they'll stand a heavy strain. Phil will pull up when I tell him to. They're intoxicated with love at present; they'll sober down by-and-bye. Look at me. I have sobered down." He laughed. "I'm sober enough," he laughed again; "and you remember I was for outshining everybody not so very long ago. You must have seen—for you've got your senses about you, Holderness—you must have seen how I used to pique my wife that she might outvie Madge; hey? I gave it up, though, when I saw there was no chance for her. Well, well, well, that's all over now. When Maud heard that Phil had bought a box on the grand tier of the opera for his wife, Maud wanted me to let her have one. But I wouldn't. My dear, say's I, it's no use your showing your face in the same place with Phil's wife's. If you want to hear music you can book a stall when you like; but a box is out of question. No, I've no reason to find fault with Phil for losing his head, for I've done the same myself. I'm all right now, and so will he be after a bit."

This relieved my mind greatly, and Joan was pleased to hear what I had to say the next time I called upon her. But we were still better pleased a little later on

when we heard that Philip had settled a large amount of money on his wife. It was all through Mr. Motley. On drawing up the half-yearly accounts, he showed Philip that there was a balance at the bank in his favour of something over sixteen thousand pounds, and he advised him to draw it out and place it in another bank in his wife's name. "It's better than insuring your life, Phil," he said; "and it's the sort of thing every man should do, no matter how solid his business seems. I've done the same thing; so no matter what happens to us our wives will be all right in the future." Philip, who had the most implicit trust in the wisdom of his partner, and was guided by him in such matters, readily agreed to this proposal. The money was drawn out, and properly made over to Madge.

"Ah, what an excellent, what a capital good-hearted old fellow he is!" we said, and our hearts warmed towards that stout, florid, jolly-looking Motley.

Madge said that we must all be together on the anniversary of the wedding-day—a family party, and none but the family, except myself and Horace Clinton; and so we all met at Grandison House to lunch, and to please Joan, the servants were sent out of the room that we might eat as we liked, and talk about old

times without having to think what they might say about us in the hall. And very pleasant and merry we all were. Everything was elegant and rich, but cosy and informal at the same time. We were at the height of enjoyment, when a servant brought a telegram for Philip.

"This is odd," said he, looking at the telegram; and then he read aloud: "You must come at once; business of the utmost importance."

"Who is it from, dear?" asked Madge.

"Motley—he telegraphs from the bank. Oh, I suppose it's some precious paper that requires the signature of both partners. However, I must go."

"Of course, dear," said Madge, who would have said the same thing if he had said exactly the contrary. "You need not stay there long."

"I should think not," replied Philip. "It would be an extraordinary matter that would keep me out of home to-day. Brooks, fetch a hansom."

We were quiet for a while after Philip left us; but we soon grew merry again as our speculations as to the cause of his summons came to an end. When we left the dining-room Potter went up into the smoking-room. Horace and Cicely, who had forgiven each

other for their last quarrel, wandered into one drawing-room, while Madge, Joan, and I settled down in the other, that the lovers might be affectionate without feeling that they were making themselves ridiculous.

There were many beautiful and interesting things to look at and talk about, and the time passed rapidly. Madge was very happy and in high spirits, for that morning she and her husband had received an invitation from the Right Honourable the Viscount Teddington to spend the shooting season at his seat in Shropshire, and this was another step upwards.

When we were tired of looking at things, we sat down in the luxurious lounges and talked about old times, and Madge then seemed to forget all about her grandeur calling up pleasant reminiscences of the humble life. But she grew serious when Joan asked her how she should like to return to the old way of living.

"I don't think I could live if I were poor," she said. "Oh no; I could never reconcile myself to hardship and privations."

It was unpleasant to hear that; but just then our thoughts were turned aside by the closing of a door in the hall below.



"That is Philip!" cried Madge, with sudden gladness, as she sprang up.

A servant came in and presented a card, on which a few words were written in pencil below the name.

"Mrs. Motley," said Madge in astonishment; "and she wishes particularly to see me. Do you mind meeting her?"

We, of course, made no objection, and Mrs. Motley was presently introduced.

She came across the room, after a graceful inclination of her head, with short, quick steps, her puffed-out skirt swishing from side to side behind her, and her stiff petticoat rustling upon the carpet. Her lips were very red, her brows very black, and her face perfectly colourless—a vicious-looking face it always appeared to me, though with a certain kind of attractiveness, I admit. How insignificant, made-up, and affected a little person she looked beside Madge—so tall, so unassuming, so open-eyed, and naturally beautiful! Perhaps I have made the same observation before; but one could not see them together without drawing the comparison.

"My dear Mrs. Harlowe," she said, "have you seen Mr. Motley?"

"No. He is at the bank. My husband has gone to see him there."

"I knew Mr. Motley intended to see him to-day : that is why I thought I might find him here. To tell you the truth, I am quite anxious about Mr. Motley. The doctor sent him to Brighton last week. He came home last night. I saw him for the first time this morning, and his appearance absolutely alarmed me. May I ask how long Mr. Harlowe has been gone?"

"Quite an hour," said Madge, looking at her watch. "He intended to return at once; I expect him every minute."

"If it is not inconvenient, I will stay till he comes. I am positively frightened." But despite this assertion, she fell into raptures the next instant over some old Chelsea, and then admired a piece of Sévres, and then other objects of vertu with which the room was crowded.

"How I envy you!" she exclaimed; "what a position yours is! One hears your name everywhere; there's not a paper without some paragraph concerning you. You have reason to be proud. Oh, by-the-by, I am told that you are to be Lord Teddington's visitor in September."

"We received the invitation this morning," said Madge.

"And of course you will go?"

"Yes."

"We know what an invitation from Lady Teddington means—you will be presented next season. Where *will* your triumph stop?"

It was half-an-hour before Philip came back, and during the whole of that time Mrs. Motley did nothing but glorify Madge's position, and speculate on the brilliant career before her. It perplexed me. I knew that there was venom concealed under this sweetness. Even Madge, excited as she was by this flattery, began to be uneasy.

When Philip entered the room, her anxiety on account of Mr. Motley's health was suddenly renewed.

"What is the matter, Mr. Harlowe?" she cried. "What has happened to my poor husband?"

Philip did not answer for a moment. He looked steadily at Mrs. Motley, and I think understood her.

"I will tell you as we go downstairs," he said, offering his arm.

I saw a wicked gleam in her long narrow eyes, as if



she were disappointed in some cruel desire; but she took his arm with what grace she could

THE FIRM HAS STOPPED PAYMENT."

and left the room. "Has anything serious befallen Mr. Motley? is he really ill?" asked Madge, when Philip returned.

"No, he is well enough. You shall hear all about it to-morrow, dear—it's a business affair; and to-day we devote to pleasure. Come, where are the lovers?"

of course. I never did like the look of that man. Motley ought to have employed some one to keep an eye on him."

"He did," said Philip, "and the man he employed has committed the robbery—Burns, Madge: you have seen him?"

I remembered the pale, anxious young man. We were all astonished, though Potter, shrugging his shoulders, affected to see nothing more than he had expected.

"I do not understand the technicalities, nor could I follow all Motley's explanation, but briefly, this is what happened. Before going away Motley put stock into the broker's hands to be sold during his absence. Heavy payments were to be made in connection with the alterations going on at the brewery on his return, and the money was to be paid in on the ninth—to-morrow. By some misunderstanding it was paid in on the sixth. Yesterday all went on as usual. In the morning the manager thought it advisable to telegraph to Motley, letting him know that the money had been paid in before date. This he did notwithstanding that Burns had, according to his own statement, telegraphed at the time of the money being paid. The manager

suspected from Burns' manner that all was not right. Burns had not telegraphed. Unfortunately, Motley was absent from his hotel yesterday : he only got the telegram when he returned late last night. He took the first train this morning, and got to the bank soon after seven. He has the master key of every lock. Letting himself in, he went straight to the strong room and opened the safe. It was empty. Notes, gold, silver—everything was gone !”

“ How much should there have been ? ”

“ Between ninety and a hundred thousand pounds.”

That seemed a great sum ; we could say nothing. Philip proceeded :

“ Motley telegraphed to the police. Then he set to work to get money for the day's requirements. There was nothing at the brewery : they had paid into the bank last night. However, he managed to raise enough cash to begin with. Up till eleven all went well ; the demands were not heavy ; after that the demands increased with alarming rapidity. It had got out that the bank was robbed. Every farthing that could be raised at the moment was paid out. Motley sent for me, hoping I might have funds in reserve. I gave him all I had. It went. Then a heavy cheque was handed

in for payment. Motley had to announce that the bank must suspend payment. Most of the bank customers are republicans. Some of them became violent; they would not listen to reason; they could not or would not see that if we had time we might get over the difficulty. Finally, the bank had to be cleared and the doors shut."

Potter let us know what he should have done had he been in Philip's place, and when he had nothing more to say, and was silent, Madge, who had been sitting with her hand in Philip's, and listening in thoughtful composure, said:

"Tell me what is to be done, dear?"

"Nothing that we can do," replied Philip. "Motley is going round to the principal creditors; he promised when he had seen them to come here. He begged me, in the meanwhile, to keep quiet, lest any unusual action on my part should increase the agitation he is trying to repress."

"Of course at such a time as this Mr. Motley must be unhindered in his movements," said Madge; "I did not mean that we should interfere in that way. But if money is needed to avert bankruptcy, we shall do well to collect what we have in readiness."

"I have thought of that. There's the house, our furniture, plate, horses and all that, I know. But they are not ready money. A mortgage cannot be raised on them in a day, or without exciting attention—"

"But you forget, dear, the sixteen thousand pounds that I have in the London and Westminster."

"That is settled on you; it is your own property. The creditors cannot touch it," said Potter. It was strange to think how mercenary a taste of prosperity had made him.

"All that I have is yours, you know, dear," said Madge to Philip; "and you must use this money just as if it were your own."

I was proud of Madge; and glancing at Philip, I saw that he shared my feeling. His eyes sparkled with delight, and he could only press Madge's hand in response. I knew she had made him happier than if the dishonest clerk had at that moment restored the hundred thousand he had taken.

I sat with my friends for half an hour, and then I bade them good-bye, it being close on the stroke of midnight. Philip went down-stairs with me to the door. As he opened it a cab stopped before us, and



Mr. Motley pulled his bulky figure up, and stepped down heavily on the pavement. I hurried to escape, that I might not delay the interview, but catching sight of me, he cried :

“Ha! Holderness; stop a bit—I want to speak to you;” and then holding me by one hand, and giving the other to Philip, he added: “No secret from our old friend, I suppose?”



“‘NO SECRET FROM OUR OLD FRIEND, I SUPPOSE?’”

"None whatever," replied Philip.

"Then come along in ; not up-stairs, Phil. In the library, here ; we shall have it to ourselves."

We went into the library, where a light was burning. Mr. Motley threw himself in a big chair, taking off his hat ; and then, blowing out his cheeks, he puffed a long breath through his thick lips, and wiped the perspiration from his forehead.

"Half a tumbler of seltzer, Phil, and a cigar ; I'm dead beat," he said.

Phil went to a cabinet to get the desired refreshment, and Mr. Motley said :

"Well, I think it's all right, Phil. I've been round to the big men. What a lot ! Heads as hard as that wall, and as thick. But I've made 'em understand this—that if they give us three or four days they will get twenty shillings in the pound, and if they don't they'll have to put up with what we've got, minus law expenses. I've contrived to get enough cash to satisfy the small fry, and we shall open shop to-morrow morning."

"Why, that's good news, indeed !" said Phil, cheerily.

"Yes, it's all right, unless—" Mr. Motley paused,

and took a deep draught of seltzer—"unless anything happens to frighten the big men."

"What may happen to frighten them?" asked Philip.

"A damaging paragraph in one of the papers. Liberty of the press may be a fine thing for the newspaper people, but I'd muzzle the lot like dogs in July if I had my way."

"Surely, sir," said I; "established papers would not—"

"Well, I'm not sure of them. But it's the papers that are trying to establish themselves, I fear. These precious 'society papers,' as they call themselves, that come out one week and disappear the next, and will run any risk, say anything, do anything, to keep their heads above water. It's about one of these papers I want to speak to you, Holderness. You know a man named Thornton, don't you?"

"The author of 'Golconda'?"

"That's the fellow."

"I know him professionally—that is all. He has the management of the new opera bouffe he has written with Mr. Cavello, and I have had to arrange the musical score to his libretto. Personally I do not know him."

"That don't matter. You have to conduct the thing when it is produced next week, hey?"

"Yes," I replied.

"And, of course, you could spoil the whole show if you chose?"

"Naturally, if I failed to conduct properly, there would be a fiasco."

"That's just it. He's at your mercy, and he knows it. Of course nothing on earth would induce a man of principle like you to ruin a young author's first piece; but he is not to know that."

"I don't quite see what you are driving at, Mr. Motley," said I, not liking his tone.

"I'm coming to the point at once. Thornton has just started a paper—edits it, or something. At any-rate, he is at the head of it; and a scurrilous, vulgar, personal thing it is, too. You've seen it, Phil—the *Whip*?"

Philip had not seen it, nor had I. We said so.

"Well, you've lost nothing," said Mr. Motley. "It's the worst of a bad lot. First person I think you call it, all through. 'I,' 'I,' 'I,' all the way through. *I* go to the theatre; *I* go to the races; *I* tattle in the club room; in fact, *I*—which is Thornton—pokes his

nose in everywhere. Amongst other places, he has chosen to poke it into the City. It just suits the stock jobbers. Now, it's him I fear. The precious paper comes out to-morrow, and if he takes up our affair we are done for. So what I want you to do, Holderness, is to go to the office, find Thornton, and prevent any article concerning us from appearing."

"Certainly," said I, rising at once; "I will do my best; and I have a sufficiently good opinion of his honesty to believe that when I tell him the truth about this robbery, he will write nothing to your disadvantage."

"Yes, that's all very well, Holderness," said Mr. Motley; "but if you can let him understand, at the same time, that if he injures your friends he injures you, and that you are not the sort of man to suffer injury without avenging it, you'll do quite as much towards keeping this press gentleman honest as if you appealed to his fine feelings."

"I will do the best I can," said I, passing over as well as I could what was certainly not an appeal to my sense of honesty.

"Don't be in a hurry; the last train's gone. I'll take you to the office in my cab."

"There is no news of Burns?" asked Philip.

"The police have found that he started for Dover by the night mail, and crossed the channel by the Ostend boat; so we may take it for granted that we shall see no more of Thomas Burns." He muttered an imprecation.

"By-the-bye, sir," said I, still thinking of the undertaking before me, "it has just occurred to me that Mr. Thornton is a friend of Mrs. Motley's. He brought her to the theatre to hear the first rehearsal last Saturday."

"I know that. What then, Holderness?"

"Why, it seems to me that as the husband of Mrs. Motley, you have a claim upon his consideration—"

I was interrupted by a burst of laughter from Mr. Motley.

"You don't know Mrs. Motley; you don't know her," he said. "It is just because she and Mr. Thornton are good friends that I fear him;" and then speaking slowly, and with emphasis, he added: "If there is a damaging article in the *Whip* tomorrow, it will be due to my wife. Don't you see that she would give anything in the world to ruin Phil and his wife?"



## CHAPTER XI.

**I**T was too late. The office in Fleet Street was closed; and at the printer's, in White Friars, I was told that the *Whip* had gone to press. I hardly slept that night, I was so anxious about my friends, and in the morning I went out betimes.

Outside a bookseller's shop in the Westminster Bridge Road, I saw the contents-bill of the *Whip*, conspicuous by the black figure of a riding-whip crossing it diagonally from top to bottom. A line in large letters caught my eye at once:—

“MOTLEY & HARLOWE SUSPENDED PAYMENT.”

I bought a copy of the paper. On the inside page under the headline “Money,” I read “Smash!” and below: “Messrs. Motley and Harlowe, bankers, of Throgmorton Street, suspended payment yesterday. A clerk absconded with the contents of the safe. No one paid in, and there was nothing to pay out, so Messrs.

Motley and Harlowe, for lack of better employment, put up the shutters.

"Nobody in Throgmorton Street seem greatly surprised—except the creditors.

"It is thought that the bank will resume business to-day, and it is hoped that the present difficulty may be overcome by the exercise of a little patience on the part of the large creditors. This is a consummation devoutly to be wished; the only difficulty is to persuade the wolves to restrain their appetites until the rats are gorged. Were I a big creditor, I should take my chance with the little ones.

"On 'Change I heard a good deal of sympathy expressed for the bankers—no one there ever pities a creditor. 'Excellent man, Motley—terrible blow for him—the labours of a lifetime lost!' 'And Harlowe you know—the husband of Mrs. Harlowe—a charming woman, about to be presented at court, brilliant future lost!'

"Bankers and creditors, you have my sympathy and my congratulations at the same time. The misfortune would have been greater had it come later.

"The bank, I believe, is in a position to offer a fair dividend now. Mr. Motley, with his indefatigable



industry and prudence, will retrieve his position. Mr. Harlowe will probably discontinue his connection with commerce—much to the satisfaction of all parties, I imagine, and to Mrs. Harlowe in particular. Society objects to its favourite meddling with industry. Therefore, for the sake of all concerned, I hope in the next issue to report a meeting of creditors.

“A meeting of creditors is always rich in revelations; this will not be exceptional in that regard, I expect. We have heard much during the last half year of Mrs. Harlowe; I am curious to know more about her husband.

“Dædalus got safely out of the labyrinth by keeping prudently near the earth; Icarus, who flew too high, fell into the *Ægean*. It is my impression that we shall see Dædalus again, we in the City; but Icarus—never!”

One can imagine with what indignation I read this infamous article. It seemed to me that its flippant vulgarity would serve to lessen its ill effect; but I was mistaken. A gentleman seated behind me on the omnibus had the paper.

“This is smart,” said he to a friend seated beside

him, after reading in silence for a few minutes. "Read that."

"What is it?" asked the other. "'Money,' oh, a City article. I don't understand that sort of thing."

"Nor I; but this paper makes a dull subject interesting. Just read it." On this recommendation the friend ran through the article.

"Yes, that's bold," said he, as he handed back the paper. "That's the way these rascally bankrupts ought to be served. I suppose Motley has been ruined by this Harlowe—it isn't likely a bank would stop because of a robbery. The clerk's a scapegoat. Poor beggar, I suppose he will be sent to gaol for appropriating a few hundreds, while the fashionable principal, who has appropriated thousands, will be nicely whitewashed, and be made fit for the best society in the kingdom. Pretty state of things! We want an independent paper, that's not afraid to show up the real rascal. What's the name of the paper? the *Whip*. Ah! I'll take it in."

I had a friend living in the Temple, a man thoroughly acquainted with the law on such subjects. I showed him the paper, and asked if the article was not libellous.

"Libellous!" he exclaimed after reading it, "I should think it is. Every line is libellous. Men have got two years' imprisonment for saying one-half as much."

"I am glad to hear it," I cried.

"But," he pursued, "I doubt if the writer of this would be punished. A jury of shopkeepers could never be induced to look upon the defence of their interests as a punishable offence. Besides, these bankers would be the last people in the world to institute proceedings. They are much too wise to stir up muddy water. And again, how is a bankrupt firm to pay the cost of such an action?"

"But supposing they are not bankrupt—suppose the insinuation is false?"

"That's another matter. Depend upon it, no man in his sane senses would publish such an article as that, unless he were perfectly sure that the event would more than justify his insinuations. He *knows* that the bank will not recover, that there will be bankruptcy and dissolution of partnership, and that the inquiries at the meeting of creditors will bring out facts damaging to Mr. Harlowe."

"That I know cannot be," said I.

"If Mr. Harlowe is your friend, I hope you are right. But I am greatly mistaken if this smart writer misunderstands his subject."

Yielding to my anxiety, I went into the City. The Royal Exchange bells were chiming twelve o'clock as I passed. The bank in Throgmorton Street was closed; a knot of men were talking before the doors. I learnt that the large creditors, so far from showing patience, had been the first to push up to the pay-desk when the doors were opened. The "wolves" had not restrained their appetites till the "rats" were satisfied—and this was due, Mr. Motley assured us, to the action taken by the *Whip*.

"My wife has taken her time, but she's done the business thoroughly," said he. He made no attempt to screen his wife; on the contrary he made us understand that this ruin was the result of Mrs. Motley's vindictive hatred of poor Madge.

Philip had proposed to use his wife's money, telling Motley of her offer.

"It is what I expected of her," said Motley; "you've only to study a woman's character for a week to know beforehand how she will act under certain conditions. It's a noble offer, Phil, but as for avail-

ing ourselves of it, that's out of the question. If my wife could be brought to do as much, it would be all right ; but Madge's money alone is no good to us. It would be swallowed up, and we should be no better off. Wait, my boy, wait. Let things take their natural course. Keep that dear girl's money where it is. We shall be glad of a loan later on, and we can borrow it with a fair chance of paying it all back, capital and interest. I've got it all planned out here," and he tapped his forehead. "I know exactly what must happen, just as one of those clever chess-players, by a glance at the board, sees how the game must end. The creditors will take what they can get, and not be too hard upon us, knowing the sort of man I am, and that it is to their interest to be lenient. We shall start again with a clean slate. We can borrow your wife's money, and by the end of the year pay up every farthing the creditors have sacrificed. We are not bound to do that ; but it's good policy. Their confidence in us will be stronger than ever with this proof of our principle and soundness, and our position will be improved."

Philip was bound to submit to the guidance of his partner. Indeed, it seemed so reasonable and promis-

ing that no one could have desired better : and again we said : " What a capital old fellow Motley is ! "

On the face of it there was every probability that the event would verify his prediction, and that financially the two partners, after a certain lapse of time, would recover their former position.

But it was obvious, at the same time, that Philip and his wife had lost their standing in society, and it was doubtful whether Madge could ever again take a foremost place among people of social distinction.

Every one condemned Philip. The clerk's embezzlement was overlooked ; Philip was saddled with the blame of having brought about the disaster. I heard the same cry, no matter whom I spoke to on the subject. The robbery was an accident that had precipitated the disaster ; the fundamental cause was Harlowe's culpable neglect and reckless extravagance. And those who blamed him for neglect of business were the same who declared that Motley had done all that man possibly could do to improve the business, and that it could not have been better managed. When people give way to prejudice they are unreasonable and inconsistent. The influence of the *Whip* was visible in this, for people showed themselves vastly

learned about Dædalus and Icarus at this time, though they had got their knowledge of this classical story, doubtless, as I had—by looking it up in the classical dictionary.

And this unthinking, unjust world was just as one-sided in praising Mr. Motley as it was in blaming his partner. No one ever spoke of his faults—never discovered that his expenditure had been going on by thousands for years, while Philip lived content on a few hundreds; took no notice of the fact that he had never warned Philip of his danger, but rather lulled him into a sense of security and indifference. To hear people talk, one would have thought that Mr. Motley was the benefactor of his species, and above reproach. The creditors shook hands with him warmly, whereas they would, I believe, have torn Philip to pieces had he been left to their mercy. They seemed to regard him as racing people look upon a welsher.

We looked forward—and not with pleasure—to friends calling upon Madge to offer condolence. Not one of all her acquaintances called or wrote to her. The Harlowes were in disfavour.

Philip felt this neglect keenly. Madge suffered

also, not on her own account, but because she saw that her husband reproached himself, and grieved for her. He would have had her leave London till the affair was all over, but she would not go without him. Her place was by him, in trouble and in joy.

Their misfortune brought them one new acquaintance, though it drove the old ones away.

A gentleman came in a brougham to the house—a particularly respectable and well-to-do-looking gentleman. He told Philip that he had often had the pleasure of being useful to persons of distinction, and should be happy to assist him if he was in pecuniary embarrassment. He would buy furniture, plate, jewels, horses, anything and everything, and no matter to what amount, and give ready money. Philip took his card, and rang the bell for the servant to open the door to this friend in need. His name was Hart M. Lazarus.

Potter was detestable at this time. He had got into society by hanging to his daughter's skirts, and under the spell she cast upon those about her, they had accepted her father as a genius, and taken his wretched sketches for works of art. He had been welcomed as an eccentric artist wherever Madge



visited. Now, when he presented himself at these houses, expecting to be admitted upon his own merits, he found the doors closed against him. He had the assurance to hint to me one day that Philip had brought him to ruin. Then I lost patience, and told him I could not believe that until I saw him again in his old jacket, and dependent upon his daughters for support. I regretted losing my self-command. I thought the man would never speak to me again after saying that. But I was in error. He spoke to me the next day as though nothing had been said—only he was careful not to say anything against Philip in my hearing. That was his character.

Business brought Mr. Motley frequently to Grandison House now. He had never looked better, more energetic, or in better spirits; and this seemed marvellous to us, who were worn with care and anxiety. I say us, for my friends' misfortunes weighed as heavily upon me as upon them, I believe. But then, he was constantly busy in arranging this, settling that, or achieving something, whereas we were of necessity inactive. We could do nothing, and that made our trouble greater.

It was impossible to overcome our anxiety, despite

Mr. Motley's hopeful assurances. He never failed to speak encouragingly.

"Don't worry—don't worry yourselves," he would say. "It's all right; don't take it to heart. Look at me! I don't let it upset me; and we're all in the same position. What's done can't be undone. Everything's going on as well as it can go. In a week or two all our troubles will be over."

He couldn't understand the feelings of sensitive and delicate minds. He laughed and joked with the men who came to value the house and effects. To Philip it was deeply humiliating to answer their necessary questions, and to show them what valuables belonged to him, and which were his wife's property. Sleep did not come to their pillows that week, I imagine.

How interminable the delay seemed! How we prayed for the day to come when we might say, "Now we know the worst!"

At length the meeting took place. I spent the day at Grandison House. It was better for Madge to talk about the affair than to brood over it in silence.

About five o'clock Philip came home. His appearance alarmed us. He was pale and haggard. I had

never seen him so completely shaken and unnerved. For some few minutes he could not speak to us ; he could not find words to tell us what had happened. Madge led him to a seat, and sitting beside him, held his hand, while her sweet eyes seemed to say, "Have no fear, dear ; I am strong enough to share your burden."

"They accuse me of dishonesty, Madge," he said, in a low tone, his voice and lip quivering.

"Who accuses you ?" cried Madge, indignantly.

"Every one—not in so many words, but by imputation. They will not believe that I have been a fool, and unless they allow that, my carelessness must be regarded as dishonesty ; I ought to have ascertained my real position ; I ought to have known that the firm was liable to fail, and my only excuse is that I was a fool."

"Has Mr. Motley deceived you ?" asked Madge.

"No. I have deceived myself. I cannot lay my fault on his shoulders. He has hidden nothing from me. The heavy outlay he has been making on the brewery—the investment of spare capital—he told me all that. He has said again and again, "We are sailing close to the wind," but I never took the trouble to

understand what that implied. It is my fault, and mine only."

Madge was thoughtful for some moments, then she said:

"I am trying to understand how your neglect can be considered dishonest."

"They believe that I foresaw this failure, or at least, its probability, when I drew out from the business every available pound, and transferred it to you."

"Ah! now I begin to see," said Madge.

"There is nothing illegal in using the money in that way. The balance-sheet shows that the firm was in a position to pay twenty shillings in the pound when I drew the money out. How must this appear to men of ordinary sense? It is not the act of a fool, but a clever piece of business, such as might be practised by a trickster—a man who is a thief at heart—a rogue who has the cunning to cheat without the risk of punishment." He spoke in passion.

"Philip! Philip!" remonstrated Madge, in a gentle voice.

"It will be said that you have married a rogue, Madge."

"It shall not be said—it shall not be thought!"



## CHAPTER XII.

“**Q**UIXOTIC folly :” that is what Mr. Motley called the act of heroic sacrifice made by Madge’s Philip.

“Why didn’t you speak to me about it ?” he asked. “I would have done anything to save you from such a blunder.”

“It was a subject on which we needed no advice,” replied Philip ; “we do not repent what we have done, or regard it as a mistake.”

“But it is a mistake—a fatal mistake,” insisted Motley. “You don’t see the results as I do. You don’t look ahead, as men of business should. You think only of the present. What was your object ? To clear yourself of an imputation made by a set of curs, led on by that scoundrel Thornton. Have you succeeded in doing that ? No. Have you silenced that confounded *Whip* ? No. Will the world think better of you for sacrificing your wife’s fortune—and

your own? No. I tell you they are a set of curs, that have no feeling of gratitude. They'll take no more notice of your sacrifice than if you had not made it. You should let them snarl: they would turn round and lick your hand in a few weeks, when they see that by our firm management we are able to restore them all they have lost."

"It does not matter; our conscience is at rest."

"Conscience—rubbish! Would that not have been satisfied by your paying off the deficit when reason directed? I tell you, Phil, you are more to blame in this than you see. I daresay, for a man with your peculiar notions, it was hard to bear the idea of being suspected. But you knew you were innocent of any dishonest intention, and that ought to have satisfied you. You ought to have borne this unpleasantness for your wife's sake. You have done her a grievous wrong, and I do not see how you will repair it. What have you done for the creditors? Why, you have injured them! With that money to fall back upon, we could have started again, and paid up every farthing: as it is, they must put up with a loss, for I see no way of beginning business again without some capital. Now, you see what you have

done. You have thrown away your wife's fortune and you have, indirectly, injured your creditors, and all for the sake of appeasing some conscientious qualms of the moment. You have done a wrong thing, Phil."

"I don't think so," said Philip.

Mr. Motley tapped his fat fingers on the table, and sat silent and in thought for some minutes, then he said—

"Mrs. Motley is not likely to let us have a penny piece of her money—a little jade!—not a penny; and without some capital *I* don't see how we are to start again. Do you?"

"I have no idea of starting again. Our partnership is at an end."

"Not yet. If the creditors accept a composition—"

"Under any conditions I shall dissolve partnership."

"Why?"

"I am not fit for that business. If the firm recovers it will be entirely due to your influence, and I will not take advantage of it. You say the creditors will regain all they have lost by the business being resumed. That is what I want. They will make better terms with you if I retire, and you have the whole affair in your hands. They trust you; they suspect me."

Mr. Motley attempted to pooh-pooh Philip's idea, but he did not seem in any way astonished by it.

Philip instructed a lawyer that day to make immediate arrangements for the dissolution of partnership. Motley was quite right. No one expressed any admiration for Harlowe in the course he had taken; nay, there were some mean enough to suggest that he had made the restitution from fear of being proceeded against for fraud.

On the next day, Wednesday, the *Whip* had a spitefully humorous report of the meeting of creditors. It was prefaced by the editorial remark: "I predicted that we should get some curious revelations respecting Mr. Harlowe. It has come to light that in June last when the firm was tottering to its fall, Mr. Harlowe settled £16,000 upon his wife. Hitherto I have done this partner an injustice. I thought he was a fool. I made a mistake. He is nothing of the kind."

Not a word in this villainous paper of the Harlowes' noble sacrifice—not one word.

Yet it was evident that the writer was fully aware of all that had taken place between the meeting and the time of going to press, for prominently displayed



at the head of the "Latest Items of News" was the following paragraph :

"Glad tidings for Creditors—I have just heard that the old firm of Motlèy and Harlowe, brewers and bankers, stands in a fair way of recovery— thanks to the energetic action and sound principles of Mr. Motley. He has arranged for a dissolution of partnership with Mr. Harlowe. *Hinc illæ lætitiæ*. The creditors will now be justified in accepting a composition, for they know Mr. Motley's character sufficiently well to feel assured that under his untrammelled management, and minus the drain upon capital made by a sleeping partner, the business will speedily be restored to its original and flourishing condition, and all arrears will be paid up. Public confidence will be completely restored when the name of Harlowe is removed from the brass plate on the doors of 365, Throgmorton Street—and the sooner the better."

That here and there may be found persons sordid and base enough to write such stuff for their own ends, one can understand ; but it is to me inconceivable that in this age of civilization and culture, readers with debased tendencies are sufficiently numerous to support such writers.

I had hardly the patience to be civil to Mr. Thornton when we met ; and I could not take any interest in the suggestions he made respecting the details of the new opera. My silence annoyed him, for he was a most irritable man ; and snatching up the score, he said, turning to the manager—

“Of course, my work will be done for if Mr. Holder-ness is hostile.”

“If you think that,” I replied, “you had better arrange with Mr. Carr (the manager) for another conductor, for I must tell you candidly, Mr. Thornton, that I have the greatest dislike for you personally.”

Mr. Carr reconciled us—seldom is a work of this kind produced without a quarrel or jealousy arising between some of the people engaged, and I said that I would do my best for the piece—and so I did. Nevertheless, to my great satisfaction, the thing was a complete failure.

Mrs. Motley was in the stalls, and Mr. Thornton sat beside her during the first part of the act, but towards the end he left her, and went round behind the scenes in case there might be a call for him. I saw him standing at the wing with his hat in his hand, fingering his moustache nervously—it was his first work—as the closing lines were

sung. His friends in the theatre called out "Author," and I signalled for him to come forward; but at the cry the critics and unbiassed audience began to hiss, and continued to hiss louder and louder until the friends were silenced. I caught a glimpse of him when I left the orchestra, as he was leaving the stalls with Mrs. Motley's hand on his arm, and his



"HE WAS LEAVING WITH MRS. MOTLEY'S HAND ON HIS ARM."

ghastly pallor, and the look of shame and humiliation on his face, reminded me of poor Philip on the evening he returned from the creditors' meeting.

"Ah, ah!" thought I, "it is your turn to suffer."

There was more hissing at the end of the second act, and the friends dared not call "Author." In the middle of the third act many people got up and left the house.

My satisfaction was even greater the next morning, when I read the newspaper notices. All condemned the book, while praising the music. One said, "The libretto is not wanting in silliness: all that is needed is a little business to render it worthy of a place in the comic scenes of a pantomime." Another spoke of the literary part of the production being "inane chatter turned into irritating doggerel;" a third said that it was "dulness robbed of respectability" (a definition which I heartily admired): and a fourth observed that the opera bouffe needed excision, and added that if the whole of the first and third acts were cut out, and the second was re-written by a competent writer, the management might keep it in the bill. Every one had a joke to crack over the unlucky performance. I do not think it deserved such harsh treatment, but Mr. Thornton had earned the dislike of the press by the insolence and bad taste with which he assailed everybody and everything in the pages of the *Whip*. It was retribution.

The partnership between Philip and Mr. Motley was dissolved.

"I see no way out of it, Phil," said Mr. Motley; "if I did, you may be sure I should oppose such a course. One advantage you get by it—your personal property will not be sold up to pay the debts of the firm."

But there were other debts beside those of the firm. I found poor Madge one day with a pile of bills before her, making an addition of her past extravagance.

"I am putting down what Philip has to pay for my folly," she said bitterly. "It is all my fault;" and then in heartbroken tones she cried, "Oh, if I had only been wiser!" She turned away and covering her face with her hands, burst into tears. She wept, not for her own loss, but for her husband's. I saw her give way only this once. However deeply she suffered—and her suffering must have been very great—she overcame the natural impulse to tears. She would not add to Philip's pain. Her courage was as wonderful as it was beautiful.

"You can give me some practical advice, Holder-ness," said Philip, when we met and were alone. "We must get away as soon as possible."

I had expected this. It seemed to me that the best thing they could do would be to leave London for a time.

"I am afraid I can be of little service to you, Philip," I replied, "for I have never been out of England."

"Oh, we are not going out of the country," he exclaimed; "we can't afford to do that with all the world against us."

To be sure, that would have seemed cowardly. A man of his spirit could not take the course which one of my kind, for example, would have chosen.

"We shall stay here with our backs to the wall, and face the enemy," he pursued. "But you live in lodgings, and I thought you could tell me something about what I ought to pay."

"Why, there, to be sure, I may be of use," said I. "Where do you think of living? Brixton is a nice airy suburb, and not expensive."

"No," said he; "I don't think we shall like the suburbs after Kensington. It will hardly do for Madge. Too quiet. We must be somewhere in the rattle and stir of life, where there's plenty to hear and see. One of the streets turning out of the Strand, if the rent is not too heavy."

I promised I would look about, and in a few days I found a suite of three rooms, with a small box-room on one side that might serve as a kitchen, on the top floor of a new house in Bedford Street. The rooms were light and lofty, freshly papered and painted, and gay with a glimpse of Covent Garden Market down a side street. But the price was high: £30 a year. Nevertheless, they seemed the most suitable in all respects of all that I saw, and off I went to tell Philip.

"Thirty pounds a year? why, that's nothing!" cried Philip, who had not yet learned the real value of money. He seemed to think they could not be good for that price. However, when he and Madge saw them they were quite content. Indeed, Madge was delighted, and her face sparkled with some of its old animation as she arranged where Philip's chair should be and Philip's book-case, and Philip's desk. Her husband's comforts were uppermost in her mind, and took precedence in all things.

So they took the chambers—they were not called lodgings in the common way—and I had the good fortune to find a respectable young woman who had been cook, and was now the wife of one of the carpen-

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ters at the theatre, and willing to come in and do all the household work for Madge at five shillings a week.

They selected what furniture and accessories were necessary, and sent them from Grandison House to Bedford Street.

A week afterwards there was a public sale at Grandison House ; and when everything was sold, the money realised paid all their personal debts, and left them about twenty pounds in hand.

Twenty pounds ! and Philip still took first-class tickets when he travelled with his wife by train, and knew no more than a child how to earn money.







### CHAPTER XIII.

**I**T was some weeks before Philip and his wife felt the pinch of real poverty, and during that time it was a pleasure to see them at home and abroad. Madge proved herself an admirable housewife; her sitting-rooms were the picture of neatness and order, and gay with flowers, bought at a quite ridiculously low price in the neighbouring market. It was natural to one of her gay temperament to adorn her rooms with flowers, but her neatness sprang from another source. I think that she was by nature a rather untidy person in a house, from what I remember of Sunnyside Cottage when she had the ordering of it; but here she saw that Philip liked to find things in their proper places, and it ministered to his happiness to know that his wife was not careless of his comfort in anything. Her dinners, too, were quite surprising, considering the space of the kitchen and her ignorance of cookery. With the aid of a cookery-

book, she and Mrs. Jelks, the carpenter's wife, contrived such dishes as only can be met with by name in the first-class restaurants. To see the white and spotless table linen, the glass and cutlery sparkling, and a vase of flowers in the centre of the table, prepared one to enjoy the coming repast. She astonished me one morning, when I went with her to the market, by her shrewdness in discriminating between mushrooms fresh and mushrooms stale, and her ability at getting things at their proper value, and not at the exorbitant charges demanded by unprincipled saleswomen. Mrs. Jelks had taught her to make bargains, and I think she outshone her instructor. For my own part I should have felt more disposed to knock off twopence when it was suggested with such winning grace by that beautiful little housewife than if it had been demanded by a plain and sour-faced woman like Mrs. Jelks.

I could always get complimentary tickets for the theatres, and this enabled them to take some pleasure of that kind. When I saw Madge in her plain dress buttoned up to the throat, with no ornament but a little diamond brooch Philip had given her in the early days of their love, I thought I liked her better



**"MRS. JELKS HAD TAUGHT HER TO MAKE BARGAINS."**

than in the low evening dress, displaying her arms and neck, glittering with jewels, in the brilliant days of their prosperity.

I believe she was quite proud to show herself in this simplicity to her old friends ; to make them understand that her loss of fortune had not detracted one jot from their self-esteem. Her dignity as she walked with her hand on the arm of her husband, was worthy of a princess. No one would have guessed by her demeanour that he had lost all his fortune, and been accused

of meanness only short of dishonesty. On the contrary, I think no one could look at her on these occasions and believe the charge against him, for surely no woman could thus proudly hold up her head in the face of all the world, knowing her husband to be guilty.

It was the same when they went out in open places. She did not care to go on the Embankment or through streets where she was not likely to be recognised ; she preferred to walk through Piccadilly or in the Park, and was just as proud to be seen walking as she had been in her carriage or on horseback.

Philip was not a fool. He saw the necessity of speedily finding some remunerative employment of his time. He advertised for a secretaryship. Every day he read through the advertisement sheet of the *Times*, marked those that seemed suitable, and made personal application for the situations. He received not one answer to his advertisements, and his personal applications were as fruitless. His manner and appearance were greatly in his favour, and obtained for him more consideration than was given to most applicants. But his antecedents were all against him. Those who were most kindly disposed towards him could do nothing to

help him. What could be done with a gentleman by birth and education, who had been in receipt of an unlimited income? I can understand the feelings of employers who wanted useful servants at a salary of between eighty and a hundred pounds a year.

Philip found that they could manage to live, as they were living in Bedford Street, upon two hundred a year. It seemed to him that he ought to get as much as that. His ideas were still impracticable. He had never yet regarded the cloth where his coat was concerned; he had to learn that his coat must be cut according to his cloth. It came to that before long.

One day he asked me if I would lend him twenty pounds.

"With all my heart," I replied. "Fifty, if you will."

"No," said he; "I have made up my mind to limit my debt to twenty."

He spoke in a tone which showed me he was in earnest, and I lent him the money he asked for, hoping that before it was all gone he might have the good fortune to find such an engagement as was necessary to support his present position. He was not wanting in energy or perseverance. Day after day he went

from one place of business to another offering his services in vain, until at length he perceived that if he got what he needed it must be through the indulgence or oversight of the person employing him.

"There are hundreds of men more capable than I am, who would willingly accept for their services half what I ask for mine," he said.

He had kept his growing anxiety to himself while he thought that it was possible to overcome the difficulties in their path, but now, convinced that they must take another course, he unburdened his mind, and asked Madge what they should do.

Madge, whose heart was like a mirror, which lets no light or shadow pass unreflected, was not unprepared for this. Her face had been growing a little thinner, her gaiety a little less spontaneous of late. She had, I fancy, denied herself the pleasure of making daily bargains with the fruit and flower-sellers of the market; and much as she detested needle-work, had set herself to re-make an old dress, discarded as "too old for anything" the month before. I can imagine how she had conned the difficulty as she sat alone, while Philip was searching for employment; how she hoped he would reveal his troubles to her; and finally,

how joyfully she hastened to lay out the designs she had been silently making for their mutual support in case of need.

Philip himself told me how she made light of their misfortune.

"If people live upon a pound a week, and are light-hearted, we can do the same, dear," said she. "Have we not been as happy here as we were at Kensington?"

And then, with some inconsistency, she went on to find fault with the chambers—the noise in the early morning of market-carts passing; the unpleasant smell of vegetable refuse in close weather; the mud and dirt in the adjacent streets when it was wet; and the horrible language of costermongers on Saturday mornings.

"It would be so pleasant to live somewhere out of all this bustle and hubbub—not out of London, because that would be inconvenient when you succeed in getting an appointment. For my own part, I like Lambeth, where Mr. Holderness lives, with the Archbishop's palace and the river, and the Houses of Parliament, and the hospital, and the potteries. I think that would suit us very well." She had heard

me say how low rent was there, and how cheap things were in the Westminster Bridge Road.

So one day they went with me to look for lodgings; and after a little search we found a first floor to let furnished for no more than Philip paid for the top floor unfurnished in Bedford Street. I could not see what great advantage they were to get by the exchange until Philip told me that a friend of his wished to take the chamber and buy the furniture (which was certainly too good for Lambeth). It was an offer, he said, that he might not get again. So they came to live in the Lambeth Road, and the last of their furniture—the sole remaining vestige of their former splendour—was sold.

That was just after Philip had borrowed the twenty pounds from me. The money he realised by the sale he put away. He was beginning to think of the future. I said nothing, but I was greatly pleased with this act of prudence, though I was not at that time aware of the issue for which he was preparing.

It was more difficult to make their new rooms bright than had been the case with the Bedford Street chambers. The furniture was old and shabby, the wall-paper was dull and ugly, the bare and smoke-dried boughs of the trees in the fore-court and the



miserable sooty evergreens were worse than nothing; the wind when in the bad quarter, blew the smoke from the potteries down in an acrid cloud—especially unpleasant when they were “salting” on Thursdays and Fridays. But they made the best of it by keeping the windows closed, and lighting the gas early; and Madge kept in a prominent place two hyacinths which I had the pleasure of giving her.

Still it was very depressing with so much bad weather and smoke; and I can understand that to people unused to Lambeth, the cats in the empty gardens behind the houses, the street-organs in front, the screaming of hucksters and stall-keepers in Lambeth Walk, with the frequent odour of herrings and bacon wafting up from the kitchens on the right and left, conveyed a very unpleasant impression of squalor. Indeed, it surprised me sometimes to see how bravely my friends bore up under adversity.

“It is no good deceiving ourselves with false expectations,” said Philip to me. “There are hard times before us: they will be more difficult to meet if we are unprepared. Heaven grant that we have no greater hardships than that of living in the Lambeth Road.”

Hitherto Philip had worn a fine moustache with a

rather aristocratic twist in it. One morning, to Madge's great regret, he came home with the ends cut off; then he ceased to shave; and his handsome chin and the fine line of his cheek were hidden under a beard. Madge declared that he looked handsomer than ever now. I did not think so, but it certainly gave him a more workman-like appearance, and that was the main thing.

"Now," said he, "employers will not be afraid to offer me work."

"What work are you going to seek?" I asked.

"Any work that requires physical strength and a moderate amount of intelligence."

Then, to my surprise, I learnt that he was ready to accept a common labourer's place. I remonstrated with him, for it seemed to me, with my perhaps narrow views, that this was an unnecessary degradation. He laughed at my notion.

"There are better chances for a labourer at fifteen shillings a week than for a clerk at thirty. I don't wish to be permanently perched on a stool, and that's the highest hope of the majority of clerks. Besides, they wouldn't have me in an office. That's a capital argument against trying for a clerkship."

"But a labourer—"

"Not genteel, hey?" and he laughed again. "I don't think I care for gentility. I'm sure I dislike sedentary employment. A good bit of hard physical exercise does a man good: he sits down after it with cheerful spirits, and that's a good thing." After a few minutes' reflection, he added: "I understand how you feel about it. To most people it would seem a drop-down for a man who has lived an idle life, so we won't talk about it, if you please, before Madge."

I promised I would not be indiscreet.

"You see, Holderness," he said, "I can't afford to wait any longer for a good thing to fall in my way. I must take what I can get, and look out for better at the same time."

The next morning he put on a coloured shirt and the oldest suit he had, and presented himself in the office of one of the large potteries. A clerk came forward obsequiously—for despite his beard and dress, he looked every inch a gentleman, and not a bit like a labourer.

"I want employment," Philip began.

"Oh, you will have to go the art department—you are an artist?"

"No. I know nothing at all about art."

"Ah! you want something in the office?"

"No, I want employment for my arms."

Puzzled by this strange application, the clerk went into an inner office, with an amused expression on his face. Presently an elderly gentleman with white hair came out, and after looking steadily at Philip through his gold-rimmed glasses for a moment or two, said:

"What is it you want, sir?"

Philip stated his case briefly. The gentleman listened with grave attention, and then in a kindly tone said:

"In a large factory like ours we can generally find place for a capable and willing hand, but I cannot see how to employ you. A certain amount of technical knowledge and skill is required in every department. A man cannot pack, cannot carry a board of ginger-beer bottles from the bench to the kiln, cannot brick up a fire-hole, cannot even carry clay from the barge to the works, without experience. The hands begin as apprentices. If I were to employ you in any capacity, I should do so to the prejudice of men who have bought their position. That would be unfair; besides which,

I should subject you to the ill-treatment of jealous workmen, and certain humiliation. It is harder to refuse work than to give it; but in your own interest what would you have me do?"

Philip could only thank the old gentleman for his consideration, and then he withdrew.

He tried a smaller pottery, where he thought the proprietor might be a little less considerate and conscientious.

"What kin ye do?" asked the master potter, a short man with a pock-marked face. "Kin ye drive a van and groom a horse?"

"I never have groomed a horse," Philip began.

"Kin ye turn a gallon jar?" the potter interrupted.  
"No."

"Kin ye drive a engine?"

"No."

"Kin ye stoke a kil?"

"No."

"Then you ain't no good to me, not a bit."

Philip spent the rest of the week seeking labourer's work, and found it as difficult to get what he wanted in that direction as in higher occupation. His courage began to give way before these persistent reverses. He

could not hide the despair that was preying on his mind from Madge; and her tenderness, her disguised solicitude, the furtive means she took to comfort him, could not lessen his sufferings, nor abate his anxiety.

On Monday he renewed his search. Passing down Kennington Road, he came upon a knot of idlers before a ladder-maker's and timber-yard. A workman with a bag of tools over his shoulder was tucking



“‘I’M A CARPENTER, NOT A HOD JOB MAN,’ HE CALLED up one corner of his apron, and shouting down the yard at the same time.

"Dear hands!" murmured Madge, bending over them mournfully, and caressing them. I daresay she wondered if they would lose their whiteness and delicacy, and become in time like ordinary carpenter's hands.

"It's capital work, Madge, my dear; and if you only could hear me whistling over it, I'm sure you'd be jealous to think I could be so gay away from you."

She would not discourage him, and seeing him so pleased, she looked at the employment in its best light. She conjured up a picture of Adam Bede in her imagination, and saw her Phil making elegant cabinets and such things as are never seen in an ordinary carpenter's shop, still less in a ladder builder's.

She quite glorified the trade to which he had devoted himself; and one afternoon she determined to go down the Kennington Road, with some idea that she should catch a glimpse of her dear husband in a picturesque workshop, looking nobly intelligent as he fitted mortices, or something of that kind.

She did catch sight of him: he was carrying a sack

of sawdust on his back from the yard to a truck that stood in the road.

She turned quickly up a side street, that he might not see her, for her lips had been suddenly convulsed with pain, and the tears were running down her cheeks.







#### CHAPTER XIV.

**A**ND now sorrow sprang from a new source. Poor Cicely lost her sweetheart.

This innocent, simple little maid had not the solid parts, the forethought and prudence, of her sister Joan. Everything was sufficient for the day with her, and she never troubled herself to look beyond it. If there was enjoyment to be had, she took it, and her pleasure was never marred by anticipating results. A character of this kind is not one to be held up for admiration; on the other hand, I see no reason to feel harshly towards any who have such a character. Everything has its place in nature: the birds, who have nothing but gay plumage and sweet song to recommend them, equally with those of sober colours, who minister to the needs of mankind.

There was this at least to be said for Cicely; she was uncomplaining and patient when pleasures were not to be had, and when called upon to do her duties

in the dull routine of life, she accepted her lot without thinking herself particularly hardly dealt with. And so when the crash came, putting an end to her scene of delight at Kensington, she took off her silk, put on a plain stuff, and went back to Highgate, with only one outburst of weeping, and that was rather for Madge's loss than her own. And what a change was that for her! It was as if a butterfly had gone back into its chrysalis state.

When it became evident that Potter's peculiar style of art had gone out of fashion as suddenly as it had come in, and that no one could safely depend upon him for support, it seemed to Joan and me that now was the moment when Horace Clinton should make Cicely his wife, and this I ventured to hint to him, I being now regarded as an old friend of the family. Horace took me into his confidence at once, and showed me why it would be inadvisable for the marriage to take place at that time.

He was an excellent young man, and I am sure that if it had depended only on his own inclinations, he would long before have married Cicely. But he had an invalid mother, and an idle sister, whom he had supported since his father's death, and these two ladies

were particularly exacting and selfish. They spent all the young man made, and not content with keeping him poor, they wished to keep him single as well. They had taken a great dislike to Cicely, exaggerated her faults, and did all they possibly could to prejudice him against her, seeing that the cost of a wife would necessarily diminish the amount of money at their disposal. As he could not turn his mother and sister out of the house, and had not the means to establish a separate home for himself, he must, if he married, take his wife to live under the same roof with these envious and uncharitable ladies, which would be anything but pleasant for Cicely. As he very truly said, "Her life would be extremely miswable." There was, however, a hope that this state of things would not last many months, as a widower was paying attentions to Miss Clinton, and she had decided to be his wife as soon as he should ask her, in which happy event Mrs. Clinton would go to live with her son-in-law, as soon as he was properly broken in by his wife. But of this I was to say nothing, lest it should come round to the widower, and frighten him off. I promised secrecy, and Horace and I drank to his sister's matrimonial success.

So Cicely once more had to seek her livelihood. She advertised in the *Times* for a situation in a gentleman's family, where a daily governess was required, giving her initials and address. On the day this advertisement was published who should call upon the girls but Mrs. Leclerc, the lady who had previously engaged Cicely through Mr. Motley's mediation. She was a very amiable and lively person, and after greeting Cicely in the most friendly and affectionate manner, she said—

“My dear child, has any one snapped you up yet awhile?”

Cicely replied, laughingly, in the negative, whereupon Mrs. Leclerc said—

“Then I do. We have been thinking about you ever since Mr. Harlowe's misfortune—and we pity him with all our heart, I assure you; and had I not felt that it might hurt you, I should have asked you before now to come and teach my little one again—she will positively learn of no one else.”

Then it was arranged that Cicely should go as before to teach Mrs. Leclerc's daughter. The impulsive lady would have had her reside in the house, but Cicely objected because of Horace, and Joan thought

it quite as well that she should come home, as she needed advice and counsel, which she was not likely to get from such a flighty person as Mrs. Leclerc.

And now there was sunshine again for Cicely. Nothing could exceed the kindness and indulgence of Mrs. Leclerc and her husband. Cicely's naïveté, her winsome prettiness, drew hearts to her. She was treated rather as a member of the family than a paid servant. Mrs. Leclerc petted her like a child, giving her trinkets and finery, taking her about to concerts, inviting her to take part in home entertainments, sending her home in a brougham when the weather was rough—in short, as we feared, spoiling her for hard work. These impulsive, enthusiastic persons are never to be trusted, for the caprice of a moment may change them from friends to enemies.

All went well for a certain time; then Joan grew uneasy. Mrs. Leclerc had taken into her head that Cicely must marry someone better than an obscure artist, and encouraged her in flirtations which were, to say the least of it, unnecessary; for the girl's simplicity and responsiveness led her sufficiently far that way. I am sure that she loved Horace with all her

heart, and had none to spare for any one else; she entered into flirtation without knowing that she flirted, with no serious thought at all about it.

"If people pay me attention it pleases me, and I cannot pretend that it annoys," she said, "and if they are amiable I must be amiable too. No one is rude to me, and that being so, I don't think I ought to be rude to any one."

One Sunday I found a gentleman at Sunnyside whom I had not met before; he was introduced to me as Mr. Percival Leclerc, and I found he was Mrs. Leclerc's brother-in-law.

He was a handsome gentleman, about thirty-five, with a great deal of self-assurance, an endless flow of conversation, and an easy and graceful manner. When we were alone, Joan and I settled that we did not like him. His amiability was of that boundless kind that excites a suspicion of insincerity. He had something flattering to say to everybody—in a word he was too pleasant by half.

Potter, who had not received any praise for a long time, was enchanted with him. He could not see that Mr. Leclerc's admiration of those wretched daubs was overdone; if he had been told that his painting was

the finest that ever had been put upon canvas he would have been fool enough to believe it.

"You are of the right school, Mr. Leclerc," said he; "you are one of us—the advanced lot—the coming lot; and the oftener you drop in to have a gossip about art the better pleased I shall be."

It was no fault of Mr. Leclerc's if Potter was not well pleased in this respect; he dropped in with increasing frequency, accommodating himself to Potter's free and easy ways. Sometimes he dropped in to talk painting, and sometimes to hear a little music—Joan playing Mendelssohn's *Lieder* with great feeling—and sometimes without any excuse at all. But it was noticeable that he never came when Cicely was absent. We could not find fault with him for that. A young man smitten with a young girl naturally seeks her society. Nor was he bound to keep away simply because Cicely was engaged to Horace. A lover naturally believes that he is a better man than his rival, and that justifies him in the endeavour to defeat his competitor and win the prize. But what Joan and I disliked was his pretence of goodwill towards Horace.

No one could accuse Horace of such deceit. He would not meet Mr. Leclerc's advances, he was reserved

and cold in his company, and he took but slight pains to conceal what he himself called his "extwa'dinawy dislike" to him.

It soon became obvious to us all—the real object of Mr. Leclerc's visits to Sunnyside; and when at length Potter discovered that he did not come for the sole purpose of listening to his conversation upon the coming school, he did not express that degree of contempt for him which might have been expected. On the contrary, he seemed even more anxious that the new friend should "drop in" frequently. At the same time, he began to abuse poor Horace—behind his back of course; he was not an artist, he could paint a "pretty face," and that was all. He was a man without character or purpose, or he would long ago have struck out of the commercial line of art, freed himself from the bondage of those two women, his mother and sister, turned them out of the house, and married Cicely. He was an ass to bear that burden, and a stupid ass—and so on, and so on.

The fact is, Potter having tasted of the good things, was longing to sit down again beside the flesh-pots, and he was not above any meanness to gratify his desires. He thought that Cicely by marrying Mr.



Leclerc might obtain a good position in society, and enable him once more to dawdle about a drawing-room in a dress-coat. The first thing was to make a rupture between Cicely and Horace, and with this purpose he said all that he could to make poor Horace ridiculous and contemptible in Cicely's opinion.

That was a trying time for Horace, and unfortunately he did not come out well in the trial. He was of a jealous disposition, and could not conceal his dislike for Mr. Leclerc, and the vexation he felt in seeing Cicely bright and amiable in receiving that gentleman's attentions. It made him silent, and he knew that he seemed morose. And the more dull and heavy he was, the livelier and more entertaining Mr. Leclerc appeared by contrast. Even Joan could not help smiling when he talked to her, and I admit that his conversation to me was always inspiriting and pleasant. Then the evil was aggravated by Potter, who, concealing his bitter feelings under a mask of pleasantry, would banter Horace upon his "grumpiness."

"Liver out of order again, old man?" he would ask, or, "Anything extwa'dinawy in the box twade?" or, "Has mamma been scolding her Horace?" and such like ridiculous and subtly damaging questions.

The very best of men must suffer in general opinion by being constantly disparaged, and when, besides being thus disparaged, Horace became dull and uninteresting by reason of his jealousy, it was only natural that Cicely should love him less than formerly. We saw that, Joan and I, and we knew that before long one of the rivals must disappear from the scene. Which was it to be?

One evening Horace asked Cicely to go with him the following night to a concert. Cicely hesitated a moment, with some confusion, it may have seemed to his jealous eye, then she said :

"Any other night, Horace, I shall be most happy, but to-morrow I shall not be at home until late, I shall not leave Mrs. Leclerc's at all before ten o'clock."

"Oh, I suppose you are going out with the Leclercs, only you don't like to say so," said Horace.

"I am not afraid to acknowledge anything I do!" cried Cicely, with spirit. "I am not going out with the Leclercs."

There was to have been a musical evening at Mrs. Leclerc's on that eventful Friday, and Cicely had been asked to take part in it, but in the morning the family

invited had sent begging for a postponement on account of the ill-health of one of its members. Then Mrs. Leclerc insisted that they should go to hear an oratorio at the Albert Hall. Cicely, never dreaming of ill, readily accepted to be of the party, and to the Albert Hall they went.

After the performance they returned in the brougham, and at Sunnyside Mr. Percival Leclerc took Cicely into the house, while Mrs. and Mr. Leclerc went on to their home.

Meanwhile Horace, having repented his ill manners of the previous day, went a little before ten o'clock to the Leclercs' to fetch Cicely, and make his peace with her. There he was informed that Miss Goddard had left early in the evening. Horace hung about the house for an hour, with the idea that Cicely might return there, then seized with another notion, he walked to Sunnyside.

There was light in the studio. He knocked. The girl who opened the door said that Cicely was upstairs. Up he went. With his hands on the door, he heard her laughter. He opened the door. Mr. Leclerc was in the middle of a very entertaining story and Cicely, with the smile still on her bright face, was listening with

eager interest. Joan and Potter were smiling and attentive also, but Horace took no notice of them.

At the sight of his face, ghastly white with a jealousy that tortured him to the point of madness, Cicely rose with alarm, and the smile and colour left her cheek. Doubtless Horace attributed this change of expression to the sense of being discovered.

He bowed coldly, but shook hands with nobody. Mr. Percival finished his story, and then seeing that it would be best to go, he took his departure with as much ease as if Horace with his terrible looks had never come. Potter and Joan accompanied him to the door, leaving Horace and Cicely together and alone.

I heard afterwards what passed between them, but I wish to forget it. People under the influence of jealousy do and say things which they would never be guilty of in a sane condition of mind. They are to be pitied and pardoned. All I will say is that in this brief interview Horace behaved remarkably ill, and Cicely with a degree of forbearance and good sense hardly to be expected in one of such a thoughtless and light disposition.

When he left, Potter came from the sitting-room, opened the street door, and stepped outside with him.



"HE TOOK HIS DEPARTURE WITH AS MUCH EASE AS IF HORACE WITH HIS TERRIBLE LOOKS HAD NEVER COME."

"Look here, old man," said Potter, in his semi-friendly, semi-hostile tone, "I don't know what this row's been about, but I want to tell you this: if you are not in a position to marry Cicely I don't think you ought to stand between her and a better match."

"I do not stand in her way," replied Horace; "our engagement is broken. We shall see each other no more."

"And a good job too," Potter said to me. "They have been engaged two years."

But I did not think that it was a good thing ; for I knew they loved each other ; and hearts are not like purses, to be emptied of their old treasure and re-filled with new.





## CHAPTER XV.

**A**FTER the dissolution of partnership, Mr. Motley compounded with his creditors, and continued business under the title of Motley and Motley. Three months later he paid up all that the creditors had lost by the composition. This act of liberality gave an immense impetus to business. No one could any longer entertain a doubt as to his sterling merits. One heard his praises rung on every side. "Ah, what an honest man!" "What admirable principle, and what remarkable business ability!" "A man to be trusted, if any were!" and the like phrases, reached my ear. There were more customers on the bank books than ever there had been. And then the extension of the brewery gave fresh advantages for the development of business in that branch. The profit upon the heavy outlay began to roll in, and there was nothing more to pay out. All this was Motley's profit. He took all. There was no partner

to divide the receipts. And thus, without paying a farthing for it, the whole business had fallen into Motley's hands—enriched even by Harlowe's sacrifice.

"I told you how it would be, Holderness," Motley said to me. "It has turned out just as I prognosticated. If Phil had only kept a cool head and trusted me, he would have been richer at this moment than ever he was—his scruples would all be satisfied, and he would have been more honoured than if he had never thrown away his wife's fortune. If I had my way, I would offer him a share in the concern now, or at any rate make him take back the money he paid into it. But I can't do that. I'm tied. It's Motley and Motley now, you know. Directly my wife heard of the dissolution she offered to put her money into the affair. That enabled me to begin again. But she was careful that her old enemy should be kept out of it, and got a legal agreement that she should have a voice in the management of the bank in consideration of the money handed over—in fact, made herself a partner. So you see how I am stuck. Now, all that might have been obviated but for poor Phil's hastiness and want of gumption. If he had only kept his wife's money where it was, we might have borrowed from



that, and been perfectly independent of Mrs. Motley's help."

It was plausible enough, this explanation, but somehow I could not feel towards the man as I had felt; and I saw in his twinkling little grey eyes an expression of treachery and cunning which I had not before suspected. Philip must have shared my suspicion, for he avoided Motley, and was silent when we spoke of him. He would not speak ill or well of a man whom he suspected, yet could not prove guilty of duplicity and fraud.

So while one partner sank the other rose in the scale of prosperity.

Is honesty the better policy?—does retribution wait upon evil doers?—I was tempted to ask myself when, after seeing Mr. Motley, with his great jovial, red face, riding in a luxurious carriage, I met Philip returning from his work, fatigued and careworn. Well, we shall see these questions answered before I lay down my pen.

. . . . .

On the other side of the road, just facing the Harlowes' lodgings, there lived on the attic floor of a small house a widow and her child, in whom Madge and

Philip took a great deal of interest. She was a pretty, pale, lady-like little body, the widow, not more than five-and-twenty I should say; her child was a sturdy little fellow, who could just walk, being held by the hand. We thought she must be a widow because of the child and the mourning in which they were clothed. Every morning, except Sundays, she went out with her child at a little after eight, walking to the end of the road, where she took a Kennington tram, and returned in the evening about seven. We concluded that she went out to work—minding a shop, perhaps, where she could have her child with her. She always wore gloves and was neatly dressed; her collars and cuffs and her child's socks were exceptionally white for residents in the Lambeth Road; one would not have thought she was poor but for her living in the attic of that dingy house. But even then one could see the character of the lodger by the window curtains edged with cheap lace, and the pots of mignonette and pansies on the sill. We did not know her name or anything about her, except from our own observation. She seemed to have no friends, and to avoid making acquaintance with her neighbours. It needed no one to tell us that she had gone through

trouble, but though her face was marked with anxiety and care, it was not without a certain bright hopefulness. "She thinks about her boy, and the time when he will grow to be a fine man," said Madge. Indeed, she looked quite happy when Sunday happened to be fine, and she could go for a walk and give all her thought to the child.

Our interest in her grew as time went on. Almost my first question when I went to see Madge was, "Well, how is the little widow?" But Madge was so infatuated with her and the child, that Philip used to joke her in a kindly manner about it. We could see that she was longing to make friends with her neighbour and talk about the little one. Madge adored children.

But at this time her interest was heightened by another feeling. Madge was about to become a mother also. When I knew this, I understood why it was that Philip sold his furniture and put the money aside for future needs. Madge tried to make acquaintance with the young widow. She watched at the open window until her neighbour appeared, and their eyes met, and then she bowed. The widow bowed in return, but left the window at once. Soon afterwards,

Madge artfully contrived to be near the end of the road when the widow stepped out of the tram. She stopped and spoke, and stooping down, drew the child to her and kissed him. But she saw that the mother was nervous, and reluctant to make friends, so she respected her feelings, and abstained from making further advances.

The summer came to an end; autumn was wet and wretched. There were days when the little widow did not leave her home, and others when she was forced to go out alone.

We saw that she was muffled up closely even when the days were mild, and that she kept a handkerchief to her mouth in going out and coming home; her shoulders, too, were bent as if her chest were contracted with pain. For a whole week we saw nothing of her.

One day in November I found Madge talking with the landlady of her house.

"Oh, Mr. Holderness!" she exclaimed, "our little friend is in trouble. I must go and see her. You will wait here, and tell Philip when he comes in."

She put on a water-proof and crossed the road.

The street-door of the dingy house was open ; a truck stood by the kerb.

"The party is ill, sir," the landlady explained to me ; "she can't pay her rent, and old Hobson—that's the landlord, sir, a mean, heartless wretch—he told her she must go, and sent for the broker."

I sat in the sitting-room and kept my eyes on the house. Presently a dirty looking fellow came out of the house ; I saw him try a piece of money between his teeth. Then he nodded to the boy who was whistling by the truck, and they both went away. I believe Madge had discharged the little widow's debt out of her own slender means.

About a quarter of an hour afterwards Madge came in, and began to cry. Philip and I sat silent and let her cry without interruption.

"Poor little soul!" said she, with a sob, as she wiped her eyes ; "I am afraid, Philip dear, we shall never see her—walking with her child again. I think she is dying."

"Has she a doctor?" asked Philip.

"No ; she is an out-patient at the hospital. But she's too weak to go there."

Philip put on his hat and went out. We knew he had gone to find a doctor.

It being half-past twelve, and Philip's dinner-time, the servant brought up the beef-steak pudding which Madge made whenever I was coming to dine with them. She cut a portion, picking out some tender morsels, and put it between two hot plates at the bottom of a basket; then she went to her store cupboard, and added whatever she could find that might tempt a delicate person to eat; these she took across the road, after begging me not to wait for her, but to dine with Philip. Little enough we two men ate though we both had a weakness for steak-pudding—especially such as Madge made.

The doctor confirmed Madge's forebodings. "She is in a rapid decline," he said to her, after leaving the room. "She cannot live through the winter; she may not be here when the new year comes."

"Is there *no* hope?" asked Madge.

"There is always the hope in these cases that the doctor may be in error. But it is necessary to tell you my opinion for the sake of the child, who must be provided for."

"Still you think that perhaps if these terrible fogs

went away, and a little spell of warm sunshine came, and if all your orders were carried out carefully, and the patient had proper food and attention—”

“Ah,” said the doctor, smiling at her earnest pleading, “if the conditions for recovery are made more favourable—”

“They shall be favourable,” said Madge, with emphasis. “And now tell me again what I am to do that I may forget nothing.”

The doctor repeated his instructions, and Madge, cheating herself with hopes of her own creating, returned to the patient’s bedside with a face that carried comfort and gladness.

“It isn’t half so bad as I feared, dear,” she said cheerfully. “We have only to obey the doctor implicitly, and then when the bright sunny days come—hey, Bobby!” she exclaimed, stopping before the table, “where is all mamma’s pudding gone?”

“All dorn,” replied Bobby, folding his hands in content upon his stomach.

That made Madge and the mother laugh, so that no one could have dreamed how sentence of death had been passed on the one, only Madge felt that down at the bottom of her heart there was a great weight.

Then Madge washed the little one's face, and brought things from a drawer for the mother to choose which he should wear, and arrayed him under her direction. After that Madge tidied up the room and made the place as neat as a new pin. When there was nothing else to be done, she sat down by the bed, and talked about the child for a long while; then reminded of her duty by the load at her heart, she asked if she could write any letters or send any message to friends who might be glad to know how she was going on.

"I have no friends in England, none," replied the invalid; and then, after a moment or two, she said, "but I shall be glad if you will write a line or two to one who is in America. I have tried to do so, but my hand is just as if—" She began to cry at her own weakness.

"Yes, dear, yes," replied Madge soothingly, as she bent over the bed, "but it will be strong again soon."

She got paper, pen and ink, and sitting down said:

"Tell me what I shall say."

"Tell him what the doctor says—"

Madge trembled. Seeing her hesitate, the little lady said:



"Ah! I did not think of that. You do not know how to address him."

"That is just the difficulty," said Madge.

"Write 'My darling husband,' and then tell him that I have been ill, but shall soon be well—that is what the doctor said?"

There is a point where untruth is not unjustifiable even in the yielding conscience of a loving and tender woman. Madge could not say "yes." She evaded the question by writing rapidly, and then looking up cheerfully said:

"There, I have written—what next?"

"Tell him I have put by enough money for our passage, and that as soon as the doctor will let me leave my room, we will come to him."

Madge tells me that the beating of her heart seemed to say "Never more—never more!"

Poor girl! I know not how, with that sympathetic heart, she wrote the letter at all. But it was written, and given to the little wife, who pressed the paper to her lips, and then with help wrote her name beneath—"Mary."

The letter was addressed to Mr. John Heath, Post Office, Brooklyn. Before posting it, Madge wrote a

line on a sheet of paper and enclosed it with the letter. Her words were these :-

“You must not wait for your wife to come to you.”

Madge let her friend want for nothing; the doctor's commands were obeyed to the letter, and as if Providence were answering their prayers, the fog disappeared, and the sun shone warm and bright.

“Oh, I shall soon be able to go!” cried the little wife joyfully.

“Yes, darling, yes,” said Madge; and her heart added, “but not to your husband.”

She sank, and sank, and yet, in her eyes there came ever and anon that sweet look of trust and hope.

One evening Madge sat by the bedside, while Bobby on the floor examined a book of pictures she had bought for him. Mary had been lying with her eyes closed for some time. There were muffled voices and footsteps outside; but she did not wake. Then the door opened, and a man with a wan face walked straight to the bed and bent over the sleeper. She opened her eyes almost instantly, and with a cry of joy, threw her thin arms about his neck.

“My darling!” she cried. “I knew we should meet again—I knew it. I have waited for that.”

Downstairs I had been settling with the landlord of the house for the rent of the poor woman's rooms just before this meeting. As I left the house a hansom stopped by the kerb, and a young man springing out, addressed me hurriedly,

"Which is thirty-five?" he asked.

"This is it," I replied, pointing to the house I had just left. "Are you Mrs. Heath's husband?"

"I am," he answered quickly.

"You will find her on the top floor," said I.

Without waiting to thank me, he ran into the house.

Now, where had I seen that tall, spare, eager-faced man before? I asked myself that question as I walked slowly on. Suddenly I stopped as it flashed upon my memory that I had seen him in Motley's private office. I felt sure that it must be he—Mr. Burns, the clerk who had robbed the bank.



## CHAPTER XVI.

**I**T was in front of the chapel in Lambeth Road that I stopped, as this conviction took possession of my mind, and just at that moment I caught sight of Philip coming down from the Kennington Road, with his bag of tools in his hand.

"Is our little friend still living?" he asked; and they were his first words.

"Yes," said I; "her husband has come."

"That is well," said he.

I went home with Philip to his lodgings, perplexed with doubt as to whether I ought to tell him of my discovery or not. I decided that it would be best to hold my tongue.

As it was not yet time to go to the theatre, I sat with Philip while he took his tea, which the servant brought in on hearing his voice.

Presently there was a knock at the door, and Madge came in, bringing little Bobby with her,

and we knew by that and her grief that it was all over.

‘She is gone,’ said Madge, smothering her sobs. Philip took her hand and comforted her, while I took Bobby on my lap and gave him my tuning-fork to play with—for the poor child, comprehending nothing, but seeing everybody in grief, was on the verge of bursting into tears also.

Soon afterwards Mr. Burns came in. I never saw a man so overcome with sorrow. His eyes were blinded with tears ; he could not speak for some time. Neither he nor Philip recognised each other at first ; but they did after awhile.

Of us four, Madge was the only one who had any self-possession in these moments. She took little Bobby on her lap, and sitting down beside Mr. Burns, began to talk to the child, who for once took little notice of her, but kept his eyes fixed in wonder upon his father.

“He has mamma’s eyes,” said Madge tenderly ; and then : “Will you go to papa, Bobby ?” she asked.

The little one stretched out his tiny arms, and the father took him, and as he felt the tiny soft hands clinging to his neck, the tears rolled down his cheeks



"HE HAS MAMMA'S EYES."

afresh. But they relieved him, and he grew calmer. Then Madge said:

"We cannot offer you a room, but Bobby shall stay with us till you can take him with you. I will send over for his cot."

"God bless you for all you have done for me and mine!" said Mr. Burns. Then he rose to go, and it being now time for me to cross the water, I rose also, and we went away together. Madge gave him her hand, and he pressed it warmly; but he did not offer

his hand to Philip, nor did Philip offer his. Then I perceived that Philip knew he was a thief, and Mr. Burns felt his position. It was strange to reflect that those who had most befriended his wife were the most injured by his wrong-doing.

He walked beside me in silence for some minutes, then he said :

“ I think we have met before ; your name is Holderness, I believe ? ”

“ Yes,” I replied ; “ we met in Mr. Motley’s office.”

There was a pause and he spoke again :

“ The lodger on the first floor told me that my poor wife would have been turned into the street but for Mrs. Harlowe’s kindness.”

“ Yes, that is quite true,” I answered. “ She must have been turned out and her little bit of furniture sold unless she had broken into the sum she had saved to join you in America. And I think she would have suffered anything rather than abandon that one hope.”

He bowed his head, and could say nothing.

“ Yes,” I resumed. “ Mrs. Harlowe is the best woman in the world : there are no bounds to her loving sympathy. And Mr. Harlowe has a generous disposition, too. He is a brave-hearted man—a true gentleman.”

He did not reply to this, and my thoughts taking another turn, I presently said :

"Were you not aware that your wife was in ill-health before you received Mrs. Harlowe's message?"

"No, no. Would to Heaven I had been! She would not add to my anxiety. Always she wrote hopefully. She told me she had saved money, and would come to me. And when I received no letter for ten days I believed she had started. My hopeful, loving Mary!"

Striving to forget his loss, he changed that subject.

"How is it," he asked, "that Mr. and Mrs. Harlowe are living in Lambeth?"

"You have not heard what happened after your departure?"

"No: I have heard nothing. I do not know what followed my departure. Mr. Motley promised he would keep my offence secret for twenty-four hours; that enabled me to escape, and before news could reach me I had left Bremen for New York."

"Mr. Motley knew of your offence twenty-four hours before he made it known!" I exclaimed.

"Yes; he let me escape in mercy to my wife. He is a sharp man of business, but he has a good heart."



I did not respond, for I was astounded by this piece of unexpected news.

"And what did happen, sir?" asked Mr. Burns.

"Well, Mr. Burns," I replied, somewhat sharply, "that happened which I think you might have foreseen. When cheques were presented, and there was nothing in the till to pay them with, Mr. Motley had to announce that the bank had stopped payment."

He drew up abruptly, and regarding me with incredulity, said: "Nothing in the safe: why, there was over ninety thousand pounds!"

"Yes," said I, "before you took it."

"What do you mean?" he asked, standing still in the same place aghast.

"I mean," I replied, and not without irritation, "that there was nothing in the safe after Mr. Motley had allowed you to abscond with all that was in it."

"Have patience with me," he said; "I cannot clear my head quite. But I begin to understand." Then he repeated my words slowly and mechanically—"There was nothing in the safe after Mr. Motley had allowed me to abscond with all that was in it. And so payment was suspended. That is so?"

"Yes," said I; "that is Mr. Motley's explanation."

And suddenly divining the truth, I added: "Was that a falsehood? Did you take the money?"

"I did take money," he answered; "but never mind about that. Leave me out of the question. Tell me what followed."

I told him all: how Philip and his wife had given up all they had to satisfy conscientious scruples, and how Mr. Motley had overcome the difficulty.

"And Motley is going on the same as before?" he asked.

"He is better off than ever he was, for the business is all in his hands. And all Harlowe's money besides."

"He has not refunded that?"

"Not one farthing."

And now, as it was getting late, I hailed a red 'bus.

"One word," he said. "Where can I find you to-morrow?"

I gave him my address and we parted. I went through my duties as usual, but it may be imagined that my mind was more occupied with what had passed between Mr. Burns and myself than with the music I conducted.

I did not stir out of my lodgings the next morning—not even to run round to my friends in the Lambeth

Road—for fear Mr. Burns might call and go away in my absence. I felt sure that he had not demanded my address without grave reason, therefore I was surprised, as the time wore on, that he did not make his appearance. I was minded to go round to Madge, and see if he were there, thinking perhaps that he had lost my address, but then I reflected that if he wished to see me he could have found out where I lived at once by asking the Harlowes. I fidgeted about, not knowing what to think or to do, until five o'clock, when my bell was rung: I ran down to the door, and there I found Mr. Burns. His eyes were sunken, and the orbits were dark; he looked terribly ill and old.

"You have seen your child to-day?" I said when we were seated in my room.

"Yes; I was with Mrs. and Mr. Harlowe early this morning," he replied. "We have arranged to bury my wife to-morrow."

I made some reply, I know not what, and then there was a pause, after which he spoke.

"May I ask you," he said, "to tell me again as literally as possible all that you know concerning the stopping of Motley and Harlowe's bank?"

I got out my diary, which I never omit to write up

before going to bed, and from this I gave him all the particulars as they came to my knowledge, and as I had set them down there, with the days of the week and the date of the month, all agreeing with the calendar at the end of the book. It is a good thing to keep a diary: one never knows how useful details, even the most insignificant, may be.

After hearing all I had to read, and noting some of the particulars, he fixed his eyes on me, and said:

"Well, Mr. Holderness, what do you think of this affair?"

"There is one thing that puzzles me altogether," said I. "You say that Mr. Motley, after discovering your—your—"

"My theft," said he, supplying the word my tongue hesitated to pronounce.

"After that you say he promised, out of consideration for your wife, to keep the fact secret for twenty-four hours."

"Yes," he replied.

"When did he make the discovery?"

"At ten o'clock on the night of the thirteenth."

"But the bank safe was not discovered to be empty until the morning of the fifteenth."

"So you have shown me."

"But why was not the discovery made on the fourteenth."

"Because by the time of grace given me I was enabled to go to the bank as usual that day, and avert suspicion. I left England on the evening of the fourteenth."

"Yes—that was shown by the police. But still I cannot understand. Wait—did you refund the money you had taken, or a certain amount, to enable the bank to continue business on the fourteenth?"

"I did not refund one penny. I could not. All I had taken was paid to discharge a debt incurred by my wife's brother—I do not say that to exculpate myself. I had no right to take money that did not belong to me for any purpose. I was a thief. If my wife were living now I should not make this admission. I do not wish to remove the blame from my own shoulders. I plead guilty to having robbed the bank safe."

"But," said I, "this only increases the mystery. For if the bank stopped payment on the fifteenth because there was no money in the safe, how could it make payment on the fourteenth when the money you tell me was taken on the thirteenth?"

He sat in thoughtful silence for fully two minutes, then I said :

"I do not see how to reconcile Mr. Motley's statement with yours."

"No," he responded. "One of us clearly has made a false statement."

"Can you prove the truth of your statement?" I asked.

"I can produce enough proof to show that Motley has suppressed the truth. I have been engaged about that this afternoon. I can bring witnesses to show that he was at my apartments in Dalston at ten o'clock on the thirteenth, and the books of the Charing Cross Hotel show that he slept there on the fourteenth."

"And he did all this to enable you to escape out of consideration for your wife?" I asked incredulously.

"So he made me believe."

"If you had taken a trifle," I said, "a generous man might go out of his way to screen you from the terrible consequences of capture. But for the sum of ninety or a hundred thousand pounds—I cannot understand it."

"I do not want you to understand it, Mr. Holder-ness," he said with emphasis. "I have not come here

to excite your sympathy for myself; it is a greater kindness that I have to ask of you—if I am sent to prison, will you take care of my child until I have served my time?"

"What!" I exclaimed, "are you in danger of being taken?"

"No," he replied, "but I may have to give myself up, and for that reason it behoves me to find someone who will guard my child. I know no one in London to whom I can appeal—not a soul. Do not think of it as a service rendered to a thief, but as a mercy to an unfortunate child, a service to the memory of the poor soul you befriended—"

I stopped him, promising that the child should be cared for. I knew full well that Madge would not part with little Bobby, and I saw that Burns dared not ask this service of those who had suffered by him.

He rose, thanking me, and went away abruptly, as if to avoid further explanations.

When I came down from the orchestra between the acts that night, a messenger brought me a card, and said the sender was waiting at the stage-door.

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On the card I read—

JOHN MOTLEY,

•  
*Eaton Square.*

And John Motley I found by the stage door—nearly filling up the narrow passage with his great body.

“Sha’n’t keep you a moment, Holderness,” he said, grasping my hand. “I want to have a talk with you on a matter of business to-morrow. Can you make it convenient to be at home about three o’clock?”

“Yes. I will be at home about three o’clock,” I replied.

“Thanks—thank you very much. I know where you live. To-morrow afternoon—three o’clock—don’t forget,” he said, giving my hand a shake at each break in the sentence as if to impress the words upon me.

“I won’t forget,” said I. Then he gave my hand a final shake, and left me with another astonishing subject for consideration.





## CHAPTER XVII.

**M**RS. BURNS was buried the next morning at Brompton Cemetery. Philip, Madge, and I, with Mr. Burns and his child, were there, with what sorrow in our hearts can be imagined. When it was all over we returned to the Harlowes' lodgings.

Burns did not stay there, though Madge pressed him to take dinner with us.

He had business to do, and added :

"If all is well I shall go to Liverpool to-night with my child." Then he left.

After dinner Madge, with mournful resignation, began to get Bobby's clothes together and pack them up, with certain things that had belonged to poor Mrs. Burns which she thought the husband might like to keep as souvenirs—a bunch of flowers that had stood by her bedside and gladdened her the last morning of her life, the neatly mended gloves she had worn, and trifles like that.

I went to my lodgings to await, the visit of Mr. Motley.

I was sitting near the window as the clock struck three, and just as the door bell rang I caught sight of Mr. Burns on the opposite side of the road. That seemed to me odd.

At the door I found Mr. Motley, in his shiny hat and spic-and-span black suit; looking out as I closed the door, I perceived Mr. Burns a little way up the street on the other side, standing with his eyes fixed on the house.

Mr. Motley carried a packet in his hand. He laid it on the table, and throwing himself in my arm-chair, took off his hat and blew a long breath, as if coming up the stairs had exhausted him.

"If there's a bottle of soda in the house, let's have it, there's a good fellow," said he, wiping the perspiration from his brow with his big silk handkerchief.

I went into the next room to fetch what he wanted; when I returned he was lighting a cigar. He offered me one. I filled his glass, and when he had emptied it he seemed greatly revived.

"Well," said he, leaning back in the chair, with his little grey eyes on the ceiling, the cigar in one corner



"I HAVE ALL ALONG WISHED TO BE GENEROUS."

are not free to dispose as you like of the firm's money now that Mrs. Motley has put in her money and taken a share in the business."

He looked at me again with that half-amused, half contemptuous expression on his face.

"That's very true, Holderness. You've got a long head."

I did not know whether to take this compliment as serious or not.

'To come to the point," he pursued: "I am determined to do the right thing by Phil. I won't let him lose by his principles. He shall have every penny-piece he handed over to the creditors,"—dropping his voice, he added, in a less generous key, as he knocked the ash off his cigar—"and something more!" After a pause, he continued—"The difficulty is to make him accept payment from me. I know his character; so do you. If I went to him and said, 'Phil, I want to repay you the money you lost,' the probability is he would refuse to take it. He would say he had no right to money made by my exertions and the speculation of my wife, who risked her money in starting the business again, and he would refuse to take anything that was not his by right—especially as I see he no longer looks upon me as a friend. D'ye follow me, Holderness?"

"Yes," I replied.

"Well, do you think my notion is about right?"

"Yes," said I. "I am very doubtful if Philip would take the money from you."

"He must take it from somebody," said he, with more earnestness than he had yet shown. "And if he won't take it from me he must take it from you."

"From me!" cried I, in amazement.

"Yes, from you," said he, firmly. "You recognise that this restitution ought to be made, don't you?"

"Yes," said I.

"Very well, then; you must act as a trustee. I shall pay the money to you on your written promise to employ it on behalf of Philip Harlowe and his wife. If they refuse to accept it, they simply burden you with money that you cannot use for yourself. Whatever happens, I shall feel that I have done all that is possible to make them receive it."

I was struck with the ingenuity of this arrangement.

"Now, Holderness," he said, puffing quickly at his cigar, "will you act as trustee for your friends?"

"Yes," said I, without hesitation.

"Thank you," said he, in a tone of real satisfaction.

Drawing his chair up to the table, he slipped off the india-rubber bands and opened the packet.

I never saw such a sight in my life! The packet was composed of nothing but bank-notes. They were done up in bundles, according to their denomination, five-pound notes by themselves, the tens by themselves, and so on, and each bundle was held together by an elastic band.

"Now then, you must count them," said Mr. Motley.

"Why, I shall never finish," said I.

"Oh yes, you will," he replied, and taking a bundle under his hand, he counted them off two, four, six, and so on, multiplying the number in the bundle by the value of each note.

I set to work at once counting, and found there was a thousand pounds in each bundle. As I got accustomed to this novel exercise I grew quicker at it; but it took me a long while, all the same. When I had gone through every one of the bundles I set them in batches of ten all over the table. It was bewildering to look at that enormous amount of money. Then I counted up the batches, and finding ten of them, I perceived that there lay on my table just one hundred thousand pounds!

"Well, what do you make it?" asked Mr. Motley.

"A hundred thousand pounds," I replied.

"That's it," said he, opening a letter-case, and turning his cigar from one corner of his mouth to the other.

"But surely," said I, "this is more than the Harlowes paid."

"You forget that Phil has to be paid for his share in the business which he lost by handing over his wife's fortune."

It was not for me to argue against my friends' interests.

"Now," he said, laying a paper taken from his letter-case on the table, "sign this receipt, and that job will be finished."

I read the carefully written receipt, which was an acknowledgment by me of the receipt of one hundred thousand pounds from John Motley, the said sum to be applied to the uses of Philip Harlowe and his wife, Margaret, and then I wrote my name and the date across the stamp at the bottom.

Mr. Motley rose, putting on his hat, looked at my signature, slipped the paper in his letter-case, and shook hands with me, but with a dull heavy look in his face which was unusual.

"Never mind about coming down to the door. I

can let myself out," said he. "You stop and look after the money. It's not a trifling sum."

I did not need that reminder. He went downstairs and let himself out, while I stood gazing at the enormous wealth on the table in bewilderment. The door slammed; a moment after I had the curiosity to go to the window. Looking up the street where I had seen Mr. Burns standing, I perceived Mr. Motley crossing the roadway. He was met by Mr. Burns, and I saw him open the letter-case and show the receipt I had signed.

Then I saw the true explanation as I believe of this strange piece of business. Two men had robbed the bank. Motley had taken the main portion, Burns had stolen but a slight amount. And now Burns, to repay the people who had been good to his wife, had compelled Motley to restore the money he had taken to Philip under the threat of giving himself up to the police for the small theft, and causing an exposure which would have ruined Motley.

Whether he had done wrongly I did not trouble myself to consider. On the face of it, I fancied he had done the best thing for himself and my friends, and that was enough for me. My mind was more



concerned about the disposal of the money. I could not have gone to my duties leaving that in the house, nor could I have slept with it in my possession. After some reflection, I got my fiddle-case, stuffed the notes into it, and walked off to the London and County Bank in the Westminster Bridge Road.

It was curious to see the look of astonishment on the face of the clerk as I opened my fiddle-case on the counter, and told him I wished to deposit the contents in that bank! It needed a good many formalities before I could get them taken. But at last the affair was concluded, and with empty case and a lighter heart I left the bank. I fancy by my springy step as I walked towards the Lambeth Road, people must have taken me to be a dancing-master.

When I entered the Harlowes' sitting-room, I found poor Madge sitting with her hands folded in her lap, and a most desolate and forlorn expression on her face.

"He is gone!" she said. "And little Bobby is taken away, and there is nothing left of those we have loved. When I think of the 'little widow,' as we used to call her, with her hopeful, sweet face, walking with her boy and full of pride—Oh!" and then she burst into a flood of tears.

At another time I should have shed a tear myself at this recollection; but now I was distraught, as it were, and could think of nothing but the happiness to come. I could hardly wait for her grief to pass away before I broke the news.

"My dear," said I, "do you think you can hear good news without giving way?"

"Good news!" she exclaimed. "What, has Philip got out of that horrid ladder-maker's?"

"If he hasn't, he soon will," I replied, "for your fortune has come back to you doubled and trebled, and more than that."





## CHAPTER XVIII.

**T**OLD the Harlowes nothing about my conversation with Mr. Burns, nor of my speculations as to the influence he had brought to bear upon Mr. Motley. It was quite difficult enough without that to reconcile Philip to his good fortune. I told them what had passed between Mr. Motley and myself as I have written it here; and when it was obvious that there was no getting out of it, Philip said, "Well, there's an end to ladder-building," but not with a good grace. Madge was far more sensible, and she made no secret of her delight.

For my own part, I was like one intoxicated. I could not go on in my ordinary methodical way. I felt I must go and tell my friends at Highgate, and instead of taking a 'bus, I hailed a hansom cab—and that did not go quick enough to keep pace with my wishes. I left a message at the theatre, saying that Mr. Cootes (my first fiddle) was to take my place that

night, and then I bade the driver get on as fast as he could to Highgate.

I have noticed with my orchestra that when one man gets a little out of tune, or drops half a note, all the rest go wrong, and *vice versa*; and so it is with the events of life—it is all discord at one time and all harmony at another.

Just as the cab turned the corner of Oxford Street into Tottenham Court Road, who should I see sitting on the top of a 'bus, with his face to the gas-lamp and as melancholy as an owl, but Mr. Horace Clinton.

I had not seen him since his engagement with Cicely had been broken off—and that was about six weeks back. I longed to have a talk with the young man, because I had a strong liking for him, and because I felt that he had been more hardly dealt with than he deserved. He was essentially a good young man, with a kindly disposition and no unpleasant ways.

I stopped the cab, got out, and hailed Horace from the pavement. His face brightened up the moment he saw me. He knew I liked him.

"Are you going to Highgate?" I asked.

"The conductor says so, but we have been staying

here a vewy long while," he replied, with some humour.

I told him I was going that way, and when I asked him to come with me in the hansom, he accepted at once. While he was getting down, I ran into a tobacconist's and bought a couple of good cigars (I was too excited to consider the cost); one I gave to him, the other I kept for myself.

We lit up, and leaning back side by side, soon fell into conversation.

"And how are you, Horace?" I began.

"I'm pwetty misewable, thank you," he answered.

"How's that?—you ought to be busy at this time of the year."

"So I am. I've never had such a pwospewous season. I've had more commissions than I can execute. I earned twenty pounds last week."

I whistled—"Why, with so much work on hand you have no time to think of anything else," said I.

He heaved a sigh, and said sadly, "Too much, too much!"

"You have some anxiety on your mind," said I, anxious to sound him. "Your mamma is not so well, or your sister, perhaps—"

"No," he replied, "they could not be better. My sister was married the week before last, and my mother has gone to see her in her new home. She has taken all her belongings with her, down to the parrot and her cat. She does not intend to return. She will stay there."

"Ah! Naturally you miss their society."

"Not painfully," he replied. "It is a good thing for them and for me."

"But you feel dull alone?"

"Yes, it's very miserable to be alone; and when I think how different it would have been had my sister married only two months before—"

"What, do you still think of Cicely?"

"Yes," said he, with another sigh. "I behaved badly to her, and that is what makes me so wretched. I behaved like a brute, and I'm ashamed of myself."

"We all do ill at some time or other," I said; "none of us is perfect if he have his ordinary share of weakness, and it is no good torturing ourselves with recollections of our fault after we have done our best to atone for it."

"That's it," said he. "But I have not atoned for my fault. Cicely—Miss Goddard—must still think I

harbour those mad suspicions of duplicity ; she does not know how bitterly I wegwet the senseless charges I made against her, for I have not spoken to her or any one about them since that night."

"Then why on earth don't you ?" said L. "Cicely is as forgiving now, I warrant, as ever she was. She is a good girl. Her heart is in the right place, and full of warmth and tenderness."

"No," he replied. "I pwomised Potter I would not stand in her way. If Mr. Leclerc is a better man than I am, I will not do anything to pwevent her becoming his wife. And she may think just as ill of me as she likes."

"That's all sentimental nonsense," said L. "I have seen plays and read books in which such fine-drawn sentiments are allowed to separate lovers, and very bad plays and very bad books they are. That lovers should be jealous is quite natural, and that they should have senseless quarrels—that is natural also ; but it is not natural and altogether wrong, that you should force the girl to marry someone else, whether she likes him or not, simply because of some vague notion taken into your head that he may be a better man than you. That's rubbish, and not wholesome

rubbish. No young fellow really in love with a girl can think that another young fellow loves her better."

"But, Mr. Holderness—you must admit that Mr. Leclerc's position is better than mine!"

"I'll admit that he may have a thousand pounds for every sovereign you can show. But what of that? Do you dare to hint that Cicely is sordid, and values money more than love?" I spoke indignantly, for I had lost patience with him, knowing how uncalculating she was, and how good her disposition.

"Sordid—good gwacious, no!" cried Horace.

"Then don't talk to me about Mr. Leclerc being a better husband than you."

We did not speak for some minutes. At length he said, speaking with agitation,

"Mr. Holderness, do you think that she still cares for me?"

"That I don't know," said I; "but I will find out."

"And you will let me know?"

"Yes."

"When?"

"This evening. I am going to see my friends now. You can stay outside if you like, and look up at the studio window. If I lift the blind you will know she



still loves you ; if I make no signal you will understand that she has fallen into your way of thinking, and looks upon Mr. Leclerc as a better sort of man for a husband."

He needed no pressing, you may be sure. We got out of the cab ; he stationed himself in the shadow opposite Sunnyside Cottage, while I crossed over and knocked at the door.

Potter opened the door ; he had his hat on.

"Hallo, Old Punctuality, that you ?" said he. "How is it you're not at your work to-night ?"

"There's some one else in my place."

"You'll find the girls upstairs. I'm going out to pick up ideas."

I saw he was in an unamiable frame of mind, so to punish him, I let him go without telling him of the good fortune that had befallen Madge.

I found the girls stitching in the studio. They were very pleased to see me, but it was obvious from their pale faces that there had been trouble amongst them recently. They were surprised to see me at this time, and asked the cause with some anxiety, fearing that all was not well in Lambeth—a fear that had never crossed the mind of their selfish father.

"I have good news to tell you ; that's why I am here," said I.

"It couldn't have come at a better time, for we are in trouble again," said Cicely.

"Why, how's that?" I asked.

"Cicely has lost her engagement at Mrs. Leclerc's," said Joan.

And then they told me, first one speaking and then the other, how Mrs. Leclerc had suddenly grown cold and formal, and without any cause that Cicely could divine until this afternoon, when Mr. Percival Leclerc called, and made a formal offer of marriage to Cicely, telling her that he had announced his intention of doing so to his sister-in-law on Monday, which was the day before the change in her demeanour.

"Ah, ah!" said I; "she encouraged the flirtation for her own amusement, but she did not wish it to go any further."

"Yes, that is how it is," said Joan.

"It doesn't greatly matter whether she likes it or not. The thing is whether you and Mr. Leclerc will be happy together," said I, my heart failing as I thought of the poor wretch on the other side of the

way, watching the window for a signal which was to decide his happiness.

"But I am not going to marry him. I have refused him distinctly," said Cicely.

Now I understood why Potter had gone out to pick up ideas in an ill temper.

"Have you refused him because you thought it would be objectionable to his friends?" I asked.

"No," said Cicely; "I didn't think a bit about them."

"He is a very amiable and well-to-do-gentleman," said I, "and evidently loves you very much to make this offer in opposition to his friends' wishes: why have you refused him?"

"Because," said Cicely, falteringly, "because I do not love him;" and then, of course she began to whimper. But I was overjoyed, and it was a hard matter to conceal my satisfaction. I had seated myself close to the window, and now, as if not knowing what to do with my hand, I caught hold of the green baize, and joggled it up and down. We all sat silent—there was no sound but the "tick" of Joan's needle, and now and then a little sob from Cicely.

Suddenly we heard a faint knock at the street door.

Cicely started to her feet as if the knock had threatened to burst in the panels. After all these weeks she recognised her lover's knock.

"*You* had better go and open the door, Cicely," I said.

With a slight cry of joy, she slipped from the room and ran downstairs. Then I told Joan who it was, and what had passed between Horace and me.

"Oh, this is good news indeed!" she said.

"Aye, but it isn't all," I answered; and then I told her about the restitution Mr. Motley had made.

She listened with surprise and delight; the colour came into her face; she was as excited as I. I had never seen her look so nice; but then, happiness and good honest feelings make the humblest face beautiful.

"You are a herald of gladness!" she said, putting her hand into mine, and she looked nicer than ever as she spoke.

"Aye," said I; "but I want my reward."

"Why, how can we repay you?" she asked in all innocence.

"Nothing less than this hand to keep for ever will satisfy me," said I.



"SHE SLIPPED FROM THE ROOM AND RAN DOWNSTAIRS."

And with that I pressed her hand, and slipping the other round her trim, natty little waist, I drew her to me. I own that I was surprised by my own declaration; but it must not be thought that I was carried away by the excitement of the moment. No, my

exultation was of a better kind: it raised me above those selfish ideas which had grown out of solitude, and an existence which had no higher object than the saving of money as a provision against poverty in old age. And as a proof of that, I have never for a single instant regretted this act, but, on the contrary, have congratulated myself again and again.

Joan did not raise many objections. She certainly asked what her poor father would do with no one to take care of him, but I pointed out that no one was better able to take care of himself than he was, and that when Madge and Philip were once more living in good style he wouldn't trouble any one but them with his needs.

. . . . .  
So in due course Horace married Cicely, and I married Joan.

. . . . .  
I have but little more to add.

Madge has two sons and a daughter now; maternity, I think, has only added to her beauty. Philip declares that every one of his sons shall learn a trade; he himself occupies some of his time at a lathe. They live in good style: well, but not extravagantly.

Hard times did them both good; they are well beloved.

We have never seen or heard anything of Mr. Burns and his boy since the day they parted with Madge and Philip to return to America.

Last September Mr. Motley gave his friends and admirers a great surprise. He bolted, where, no one knows, taking with him every shilling that could be scraped together. It was found the brewery and bank were mortgaged; the debts were enormous. For more than a year previous to this final crash he had lived on bad terms with his wife: he left her absolutely destitute.

I am happy to say that the *Whip* has fallen into better hands. Mr. Thornton's money was deposited in his friend's bank: he was ruined by the man he had made.



MLL  
E  
J. W.

